

Quintas Wealth Commission Payable To Quantum Life

Single contribution products

| | Up front commission | Clawback Period | Trail commission |
|--|---------------------|-----------------|------------------|
| Single Contribution Pension | | | |
| Max | n/a | n/a | n/a |
| Single Contribution PRSA | | | |
| Max | n/a | n/a | n/a |
| Approved (Minimum) Retirement Funds | | | |
| Max | n/a | n/a | n/a |
| Annuities | | | |
| Max | n/a | n/a | n/a |
| Investment Bonds* Please see note below | | | |
| Max | n/a | n/a | n/a |
| Investment Only | | | |
| Max | n/a | n/a | n/a |

*Quintas Wealth Management no longer produces and has not produced structured products since August 2014 and has currently a small number of "live" investment products that it is managing and administering until maturity; the last of which will reach maturity in October 2020. The remaining "live" products are no longer available to consumers to invest in and all brokers would have been paid commission in respect of same back in 2014.

If any existing investor in one of the remaining Quintas Wealth Management structured products would like details of commissions, please contact your broker.

Regular contribution products

| | Initial commission | Clawback Period | Renewal / Bullet Commission | Trail commission |
|-------------------------------------|--------------------|-----------------|-----------------------------|------------------|
| Regular Contribution Pension | | | | |
| Max | n/a | n/a | n/a | n/a |
| Regular Contribution PRSA | | | | |
| Max | n/a | n/a | n/a | n/a |
| Savings Plan | | | | |
| Max | n/a | n/a | n/a | n/a |

Individual protection

| | Yr1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Max | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Clawback | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Group protection

| | Yr1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ |
|----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Max | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Clawback | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

Or if different rates apply:

Group protection

| | Death in Service | Permanent Health Insurance |
|-----|------------------|----------------------------|
| | Yr 1+ | Yr 1+ |
| Max | n/a | n/a |

Other Fees and Administrative Costs

Quintas Wealth Management charges an encashment fee which amounts to €225 which is inclusive of VAT.