

## Cantor Commission Summary Document

(Applicable to Insurance business only)

**We, Cantor, act as Insurance Intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.**

### **The background:**

Pursuant to the Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025 (S.I. No. 81 of 2025), specifically Regulation 32, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

The purpose of this document is to provide you with a summary of the commissions Cantor receives as an intermediary. You can expect to receive the exact details of what Cantor will receive in documents you will be given if and when you purchase a product.

### **What is remuneration?**

For the purpose of this document, remuneration is the payment earned by Cantor, for work undertaken on behalf of both you and the product provider with whom we place your business. The level of remuneration we receive is typically linked to the value of the product arranged and may be paid in the following forms:

- A percentage of any lump-sum contribution, such as initial or one-off (bullet) payments
- A percentage of annual contributions or protection premiums, which may include initial, bullet, or renewal commission
- A percentage of the ongoing monthly value of an investment or pension product, also known as trail commission

### **Different types of remuneration/commission models:**

We are remunerated by commission and other payments from product producers.

- **Single commission model:** where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.
- **Trail/Renewal commission model:** Further payments at intervals are paid throughout the life span of the product.
- **Indemnity commission:** Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned. Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

- **Profit Share arrangements:** In some cases, the intermediary may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.
- **Life Assurance/Investments/Pension products:** For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail (relating to accumulated fund).  
Trail commission, bullet commission, fund based, flat commission or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.  
Life Assurance products fall into either individual or group protection policies and Investment/Pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.
- **Investments:** Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

#### **Other Fees/Non-Monetary Benefits**

Cantor may receive educational support including attendance at product / training seminars presented by Product Providers.

#### **Preferred Provider Rate**

Cantor does not have any preferred provider arrangements in place.

#### **Clawback**

When we arrange a product with a life company, the provider may pay an initial commission upfront. If the policy is not kept in place for five years, the life company may reclaim a proportion of that commission. This reduces the total initial commission we ultimately receive for arranging the product.

### **How does it affect your service**

Where relevant, we assess the suitability of each product to ensure the policy genuinely fits your needs and your budget. Where advice is provided, our goal is to provide you with a sustainable, long term recommendation that supports your financial wellbeing. Any policy reviews, provider comparisons, or future changes are fully explained, and our advice will always focus on achieving the best outcome for you, without any impact from commission arrangements.

We understand that life circumstances can change. To support you throughout your financial journey, we do not rely solely on upfront commissions. Instead, we use a balanced blend of commission options to ensure you receive proactive service, regular reviews, and ongoing support throughout our relationship.

### **How we mitigate potential conflicts of interest**

We have a robust measures in place, including:

- A formal Conflicts of Interest Policy, which identifies, manages, and—where necessary—avoids any conflict that could compromise the integrity of our advice.
- No reliance on a single form of remuneration, instead, we use a balanced blend of commission structures to ensure our advice is not driven by short term incentives.
- Cantor is not linked nor tied exclusively to any one particular insurer/ pension provider, instead we have access to a panel of pension providers. Our House View document, reviewed annually, demonstrates how Cantor have shortlisted this panel of pension providers. Information barriers, internal governance, and training to ensure our advisers act solely in the customer's best interests.

### **House View**

Cantor is not linked nor tied exclusively to any one particular insurer/ pension provider, instead we have access to a panel of pension providers. Our House View document, reviewed annually, demonstrates how Cantor have shortlisted this panel of pension providers. The House View document reflects our commitment to our clients consistency with the firm's customer-focused culture and values.

It should be noted that in order to refine a recommendation for a client amongst our shortlisted pension provider panel the team will access the client specified needs and objectives based on the below factors:

- Investment mandate - this is evaluated at the client level and is client led.
- Segregation of investment and pension provider mandate or whether the client has identified a preference to deal with an integrated investment and pension provider
- Costs based on anticipated funding/term of contract basis

## Commission Details

The following commission guidance gives indicative values across every product provider and every product advised whereby a commission or fee is received. If the commission is displayed as a range, we will show you the maximum amount which can be received. This is **the maximum** available to Cantor and is subject to change, in certain cases our Firm may take a different remuneration than the enclosed percentages/amounts. A different structure may be more appropriate based on your specified needs and objectives including factors like:

- The firm's discretion
- Whether the level of commission is negotiable
- Client relationship
- Length / Term of the policy or contract
- Size of the investment
- Commercial decision
- Complexity of the case
- Product constraints / rules set by the product provider

We will discuss and agree any change with you in advance, as per the Central Bank Consumer Protection Code regulations.

In any investment type product, we aim to provide 100% allocation, meaning that 100% of your contribution is invested.

## How these commissions may impact you

We ensure every client is protected throughout the advice process by:

- Clear disclosure of all commission structures at the point of sale.
- Any recommendation is based solely on a your needs, objectives, and long-term affordability.
- Regular reviews, giving you the opportunity to reassess your products or switch provider when in your best interests, regardless of any commission implications for Cantor Fitzgerald Ireland.



Standard Life – Pensions and Investments					
	Initial	Trail	Renewal	Bullet	
<b>Single Contribution Pension</b>					
Max	5%	1%	n/a	n/a	
<b>Single Contribution PRSA</b>					
Max	5%	0.5%	n/a	n/a	
<b>Approved (Minimum) Retirement Funds</b>					
Max	4%*	1%	n/a	n/a	
<b>Annuities</b>					
Max	2%	n/a	n/a	n/a	
<b>Investment Bonds</b>					
Max	4%	1%	n/a	n/a	
<b>Regular Contribution Pension</b>					
Max	25%	1%	5%	n/a	
<b>Regular Contribution PRSA</b>					
Max	20%	0.5%	0%	n/a	
<b>Savings Plan</b>					
Max	15%	1%	n/a	n/a	

\*PRSA vesting commission of up to 3% is available on request for customers up to age 75.

Royal London Pensions					
	Initial	Trail	Renewal	Bullet	
<b>Single Contribution Pension</b>					
Max	5%	1%	n/a	n/a	
<b>Single Contribution PRSA</b>					
Max	6%	1%	n/a	n/a	
<b>Approved (Minimum) Retirement Funds</b>					
Max	5%	1%	n/a	n/a	
<b>Regular Contribution PRSA</b>					
Max	22.5%	1%	n/a	n/a	

Royal London Protection Policies							
	Initial	Year 2 Renewal	Year 3 Renewal	Year 4 Renewal	Year 5 Renewal	Year 6 Renewal	Year 7 + Renewal
Max	180%	36%	36%	36%	36%	0%	0%

Irish Life Pensions and Investments				
	Initial	Trail	Renewal	Bullet
	<b>Single Contribution Pension</b>			
Max	5%	0.75%	n/a	n/a
	<b>Single Contribution PRSA</b>			
Max	5%	0.5%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	5%	0.75%	n/a	n/a
	<b>Annuities</b>			
Max	3%	n/a	n/a	n/a
	<b>Investment Bonds</b>			
Max	3%	0.5%	n/a	n/a
	<b>Regular Contribution Pension</b>			
Max	18%	0.5%	0.5%	4x 7.5%
	<b>Regular Contribution PRSA</b>			
Max	18%	0.5%	n/a	4x 11.5%
	<b>Savings Plan</b>			
Max	n/a	0.5%	n/a	4x 5.5%

Commission clawback applies over a 4 year period for all initial and bullet commission.

Irish Life Protection Policies							
	Initial	Year 2 Renewal	Year 3 Renewal	Year 4 Renewal	Year 5 Renewal	Year 6 Renewal	Year 7 + Renewal
	<b>Term Life Insurance, Mortgage Life insurance and Pension Life Insurance, Whole of Life</b>						
Max	160%	20%	20%	20%	20%	3%	3%
	<b>Personal &amp; Executive Income Protection</b>						
Max	120%	0%	30%	0%	0%	30%	3%
	<b>Group Life Protection</b>						
Max	6%	6%	6%	6%	6%	6%	6%
	<b>Group Income Protection and Serious Illness</b>						
Max	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%

Commission clawback applies between 1 to 4 years.

<b>New Ireland Pensions and Investments</b>				
	<b>Initial</b>	<b>Trail</b>	<b>Renewal</b>	<b>Bullet</b>
	<b>Single Contribution Pension</b>			
Max	5%	1%	n/a	n/a
	<b>Single Contribution PRSA</b>			
Max	10%	0.5%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	4.5%	1%	n/a	n/a
	<b>Investment Bonds</b>			
Max	4%	1%	n/a	n/a
	<b>Regular Contribution Pension</b>			
Max	25%	1%	5%	n/a
	<b>Regular Contribution PRSA</b>			
Max	20%	0.50%	5%	n/a
	<b>Savings Plan</b>			
Max	10%	0.50%	2.5%	n/a

Any initial commission taken on investment bond is subject to 3 year clawback on a monthly pro-rata basis.

There is a five year clawback on all initial commission for savings plans.

<b>New Ireland Protection Policies</b>							
	<b>Initial</b>	<b>Year 2 Renewal</b>	<b>Year 3 Renewal</b>	<b>Year 4 Renewal</b>	<b>Year 5 Renewal</b>	<b>Year 6 Renewal</b>	<b>Year 7 + Renewal</b>
	<b>Life Choice You &amp; Family/ Home/ Assets</b>						
Max	200%	50%	20%	20%	20%	12.5%	12.5%
	<b>Personal &amp; Executive Income Protection</b>						
Max	130%	3%	3%	3%	3%	3%	3%

Clawback applies within 16 months to Personal & Executive Income Protection and Pension Term Assurance policies.

<b>Zurich Pensions and Investments</b>				
	<b>Initial</b>	<b>Trail</b>	<b>Renewal</b>	<b>Bullet</b>
	<b>Single Contribution Pension</b>			
Max	5%	0.9%	n/a	n/a
	<b>Single Contribution PRSA</b>			
Max	5%	0.50%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	5%	0.5%	n/a	n/a
	<b>Annuities</b>			
Max	3%	n/a	n/a	n/a
	<b>Investment Bonds</b>			
Max	5%	0.5%	n/a	n/a
	<b>Regular Contribution Pension</b>			
Max	15%	0.9%	1%	n/a
	<b>Regular Contribution PRSA</b>			
Max	20%	0.75%	5%	n/a
	<b>Savings Plan</b>			
Max	15%	0.5%	1%	n/a

Commission clawback applies over a 4 year period for all initial commission.

Commission clawback also applies over a 4 year period for any bullet commission noted.

Commission clawback typically does not apply on single contribution products.

<b>Zurich Protection Policies</b>							
	<b>Initial</b>	<b>Year 2 Renewal</b>	<b>Year 3 Renewal</b>	<b>Year 4 Renewal</b>	<b>Year 5 Renewal</b>	<b>Year 6 Renewal</b>	<b>Year 7 + Renewal</b>
	<b>Guaranteed Term Protection, Guaranteed Mortgage Protection, Personal and Executive Pension Term Assurance</b>						
Max	125%	50%	40%	20%	40%	18%	3%
	<b>Guaranteed Whole of Life</b>						
Max	100%	18%	40%	18%	40%	18%	3%
	<b>Personal &amp; Executive Income Protection</b>						
Max	200%	20%	20%	20%	20%	15%	15%
	<b>Group income Protection</b>						
Max	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
	<b>Group Life Cover</b>						
Max	6%	6%	6%	6%	6%	6%	6%

Commission clawback is between 1 to 5 years. Commission paid in year 1 is earned over a 12 month period.

<b>Newcourt Retirement Fund Managers Ltd</b>				
	<b>Initial</b>	<b>Trail</b>	<b>Renewal</b>	<b>Bullet</b>
	<b>Personal Retirement Bond</b>			
Max	n/a	1%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	n/a	1%	n/a	n/a
	<b>PRSA</b>			
Max	n/a	0.25%	n/a	n/a

<b>Independent Trustee Company (ITC)</b>				
	<b>Initial</b>	<b>Trail</b>	<b>Renewal</b>	<b>Bullet</b>
	<b>Personal Retirement Bond</b>			
Max	n/a	1%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	n/a	1%	n/a	n/a
	<b>PRSA</b>			
Max	n/a	0.5%	n/a	n/a

<b>Quest Retirement Solutions Ltd.</b>				
	<b>Initial</b>	<b>Trail</b>	<b>Renewal</b>	<b>Bullet</b>
	<b>Personal Retirement Bond</b>			
Max	n/a	1%	n/a	n/a
	<b>Approved (Minimum) Retirement Funds</b>			
Max	n/a	1%	n/a	n/a
	<b>PRSA</b>			
Max	n/a	0.25%	n/a	n/a