

Irish Life Retail Master Trust Complete Solutions 2

Guide to selecting commission when
submitting cases online.



Online Submission

Complete Solutions 2: Regular & Single Premium Commission Selection

Complete Solutions Company 2

— Please Choose your Regular Premium Commission Options

Search:

Detail	Max Initial Commission	Profile Number	Choose
Initial 5%, Renewal 5%, Allocation 95%{5622}	5.00%	5622	<input type="radio"/>
Initial 5%, Renewal 5%, Trail 0.25%, Allocation 95%{5623}	5.00%	5623	<input type="radio"/>
4 x 7.5% bullet payments,0.5% x term, PC 0.25% (9491)	30.00%	9491	<input type="radio"/>
Initial 5%, Renewal 5%, Trail 0.5%, Allocation 95%{5624}	5.00%	5624	<input type="radio"/>
Nil Commission	0.00%	5649	<input type="radio"/>
Flat 1	1.00%	5648	<input type="radio"/>
Flat 2	2.00%	5647	<input type="radio"/>
Flat 3	3.00%	5646	<input type="radio"/>
Flat 4	4.00%	5645	<input type="radio"/>
Flat 5	5.00%	5644	<input type="radio"/>
Flat 5 at Base 1% AMC	5.00%	6012	<input type="radio"/>
Flat 5 at Base 1.25% AMC	5.00%	6013	<input type="radio"/>
Other Commission Option Further instruction to follow	0.00%	5609	<input type="radio"/>

Showing 1 to 13 of 13 entries

+ Please Choose your Single Premium Commission Options

Regular premium commission options available for selection.

Expand to see single premium commission options.

Online Submission

Complete Solutions 2: Regular Premium – 4 x 7.5% Bullet Option

Complete Solutions Company 2

Please Choose your Regular Premium Commission Options

Search:

Detail	Max Initial Commission	Profile Number	Choose
Initial 5%, Renewal 5%, Allocation 95%{5622}	5.00%	5622	<input type="radio"/>
Initial 5%, Renewal 5%, Trail 0.25%, Allocation 95%{5623}	5.00%	5623	<input type="radio"/>
4 x 7.5% bullet payments, 0.5% x term, PC 0.25% (9491)	30.00%	9491	<input checked="" type="radio"/>
Initial 5%, Renewal 5%, Trail 0.5%, Allocation 95%{5624}	5.00%	5624	<input type="radio"/>
Nil Commission	0.00%	5649	<input type="radio"/>
Flat 1	1.00%	5648	<input type="radio"/>

Choose the commission profile required

Complete Solutions 2 Product Guide

If unsure you can use the Complete Solutions 2 Product Guide as a reference.

Use the profile number to select the required commission option.

CS2 Product Guide can be found on bline.ie or [click here](#)

Regular premium commission options & charging structure

Option 1: 4 x 7.5% Bullets

Net Allocation		Total AMC*	Commission Profile		Clawback	Exit Penalty
			New Business	TopUp		
< 200pm	98%	1%	9491	9491	24 mths proportionate on each bullet	n/a
> €200 pm	100%					

Commission Payments

Year							Total after Year 7	Fund Based Renewal from year 9	Accrual basis
1	2	3	4	5	6	7			
7.5%	-	7.5%	-	7.5%	-	7.5%	30%	0.25%	0.5% x term

Online Submission

Complete Solutions 2: Regular Premium – 4 x 7.5% Bullet Option

Complete Solutions Company 2

Please Choose your Regular Premium Commission Options

Search:

Detail	Max Initial Commission	Profile Number	Choose
Initial 5%, Renewal 5%, Allocation 95%{5622}	5.00%	5622	<input type="radio"/>
Initial 5%, Renewal 5%, Trail 0.25%, Allocation 95%{5623}	5.00%	5623	<input type="radio"/>
4 x 7.5% bullet payments, 0.5% x term, PC 0.25% (9491)	30.00%	9491	<input checked="" type="radio"/>
Initial 5%, Renewal 5%, Trail 0.5%, Allocation 95%{5624}	5.00%	5624	<input type="radio"/>
Nil Commission	0.00%	5649	<input type="radio"/>
Flat 1	1.00%	5648	<input type="radio"/>

This wheel opens the commission take up box, see below

HOME EXIT WITHOUT SAVING EXIT, SAVE

Commission Takeup [X]

Percentage of introductory commission you wish to receive

Percentage of fund commission you wish to receive

CANCEL

There's no option to change the take up % on bullet commission profile

Online Submission

Complete Solutions 2: Regular Premium – Flat Initial & Renewal Option

Complete Solutions Company 2

Please Choose your Regular Premium Commission Options

Search:

Detail	Max Initial Commission	Profile Number	Choose
Initial 5%, Renewal 5%, Allocation 95%{5622}	5.00%	5622	<input checked="" type="radio"/>
Initial 5%, Renewal 5%, Trail 0.25%, Allocation 95%{5623}	5.00%	5623	<input type="radio"/>
4 x 7.5% bullet payments, 0.5% x term, PC 0.25% (9491)	30.00%	9491	<input type="radio"/>
Initial 5%, Renewal 5%, Trail 0.5%, Allocation 95%{5624}	5.00%	5624	<input type="radio"/>
Nil Commission	0.00%	5649	<input type="radio"/>

Choose the commission profile required

The description sets out the maximum initial & renewal commission available along with the corresponding net allocation.

If a reduced amount is required, click on the wheel to change the take up %

Complete Solutions 2 Product Guide

If unsure you can use the Complete Solutions 2 Product Guide as a reference.

Use the profile number to select the required commission option.

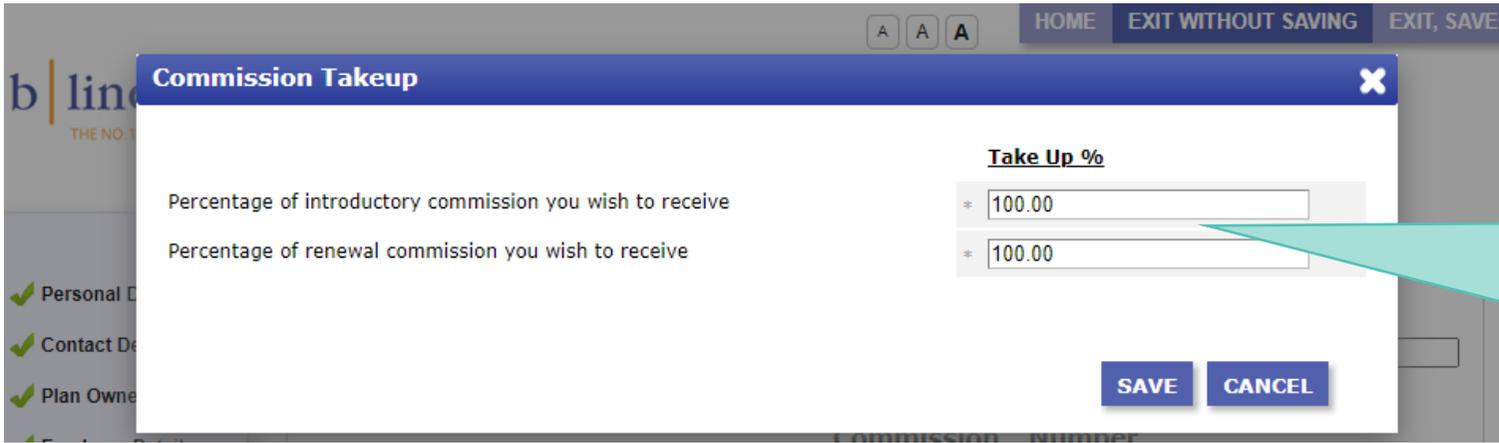
The three numbers at the end of the profile number show the number that should be input in the take up % field when submitting online.

CS2 Product Guide can be found on bline.ie or [click here](#)

	Initial & Renewal Commission	Fund based trail commission	Net allocation	Total annual management charge (AMC)*	Commission profile number
0.75% Base annual management charge options – with no trail commission					
1	0%	0%	100%	0.75%	5622-000
2	1%	0%	99%	0.75%	5622-020
3	2%	0%	98%	0.75%	5622-040
4	3%	0%	97%	0.75%	5622-060
5	4%	0%	96%	0.75%	5622-080
6	5%	0%	95%	0.75%	5622-100

Online Submission

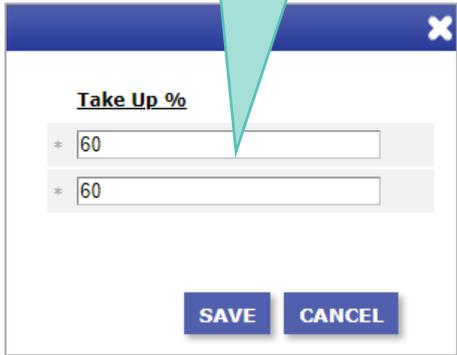
Complete Solutions 2: Regular Premium – Flat Initial & Renewal Option



Changing Take Up %

If the max initial & renewal is not required, the take up % can be adjusted. The CS2 Product Guide can be used as a reference guide.

In this example if 3% initial and renewal is required, change the take up % to 60.



Complete Solutions 2 Product Guide

If unsure you can use the Complete Solutions 2 Product Guide as a reference.

Use the profile number to select the required commission option.

The three numbers at the end of the profile number show the number that should be input in the take up % field when submitting online.

CS2 Product Guide can be found on bline.ie or [click here](#)

	Initial & Renewal Commission	Fund based trail commission	Net allocation	Total annual management charge (AMC)*	Commission profile number
0.75% Base annual management charge options – with no trail commission					
1	0%	0%	100%	0.75%	5622-000
2	1%	0%	99%	0.75%	5622-020
3	2%	0%	98%	0.75%	5622-040
4	3%	0%	97%	0.75%	5622-060
5	4%	0%	96%	0.75%	5622-080
6	5%	0%	95%	0.75%	5622-100

Online Submission

Complete Solutions 2: Single Premium

Complete Solutions Company 2

+ Please Choose your Regular Premium Commission Options

- Please Choose your Single Premium Commission Options

Search:

Detail	Initial Commission	Charges	Profile Number	Choose	
5% Initial	5.00%	95% Allocation 0.75% Base AMC	5659	<input type="radio"/>	
4% Initial	4.00%	96% Allocation 0.75% Base AMC	5660	<input type="radio"/>	
2% Initial	2.00%	98% Allocation 0.75% Base AMC	5662	<input type="radio"/>	
0% Initial	0.00%	100% Allocation 0.75% Base AMC	5664	<input type="radio"/>	
5% x SP with 0.25% Fund @ 95% (5666)	5.00%		5666	<input type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0% Fund, 0% Ren, 0% PC [9494]	3.00%		9494	<input type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0.25% Fund, 0% Ren, 0.25% PC [9497]	3.00%		9497	<input checked="" type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0.5% Fund, 0% Ren, 0.5% PC [9500]	3.00%		9500	<input type="radio"/>	
0% Intro, 0% Fund, 0% Ren, 0% PC [9503]	0.00%		9503	<input type="radio"/>	
0% Intro, 0.25% Fund, 0% Ren, 0.25% PC [9506]	0.00%		9506	<input type="radio"/>	
5% x SP with 0.5% Fund @ 95% (5667)	5.00%		5667	<input type="radio"/>	

Showing 1 to 11 of 11 entries

Single premium commission options available for selection.

Online Submission

Complete Solutions 2: Single Premium – Flat Initial Commission

5% x SP with 0.25% Fund @ 95% (5666)	5.00%	5666	<input type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0% Fund, 0% Ren, 0% PC [9494]	3.00%	9494	<input type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0.25% Fund, 0% Ren, 0.25% PC [9497]	3.00%	9497	<input type="radio"/>	
1% < 50k, 2% < 100k, 3% > 100k Intro, 0.5% Fund, 0% Ren, 0.5% PC [9500]	3.00%	9500	<input type="radio"/>	
0% Intro, 0% Fund, 0% Ren, 0% PC [9503]	0.00%	9503	<input type="radio"/>	
0% Intro, 0.25% Fund, 0% Ren, 0.25% PC [9506]	0.00%	9506	<input type="radio"/>	
5% x SP with 0.5% Fund @ 95% (5667)	5.00%	5667	<input checked="" type="radio"/>	

Choose the commission profile required

The description sets out the maximum initial commission available along with the corresponding net allocation.

If a reduced amount is required, click on the wheel to change the take up %

Complete Solutions 2 Product Guide

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Use the profile number to select the required commission option.

The three numbers at the end of the profile number show the number that should be input in the take up % field when submitting online.

CS2 Product Guide can be found on bline.ie or [click here](#)

	Initial commission	Fund based trail commission	Net allocation	Total annual management charge (AMC)*	Commission profile number	
					New Business	Top Up
0.75% Base annual management charge options – plus 0.5% trail						
13	0%	0.5%	100%	1.25%	5658-000	5667-000
14	1%	0.5%	99%	1.25%	5658-020	5667-020
15	2%	0.5%	98%	1.25%	5658-040	5667-040
16	3%	0.5%	97%	1.25%	5658-060	5667-060
17	4%	0.5%	96%	1.25%	5658-080	5667-080
18	5%	0.5%	95%	1.25%	5658-100	5667-100

Online Submission

Complete Solutions 2: Single Premium – Flat Initial Commission

Changing Take Up %

If the max initial is not required, the take up % can be adjusted.

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In this example if 3% initial and renewal is required, change the take up % to 60.

Complete Solutions 2 Product Guide

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Use the profile number to select the required commission option.

The three numbers at the end of the profile number show the number that should be input in the take up % field when submitting online.

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	Initial commission	Fund based trail commission	Net allocation	Total annual management charge (AMC)*	Commission profile number	
					New Business	Top Up
0.75% Base annual management charge options – plus 0.5% trail						
13	0%	0.5%	100%	1.25%	5658-000	5667-000
14	1%	0.5%	99%	1.25%	5658-020	5667-020
15	2%	0.5%	98%	1.25%	5658-040	5667-040
16	3%	0.5%	97%	1.25%	5658-060	5667-060
17	4%	0.5%	96%	1.25%	5658-080	5667-080
18	5%	0.5%	95%	1.25%	5658-100	5667-100

