

**Maximum Commission Rates**

**Single contribution products**

	Up front commission	Clawback Period	Trail commission
<b>Single Contribution Pension</b>			
Max	3.5%	0 years	1%
<b>Approved (Minimum) Retirement Funds</b>			
Max	4.5%	0 years	1%
<b>Investment Bonds</b>			
Max	3%	0 years	0.24%