



# MYCHARGES

**MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance**

## OUR CHARGES

CREATED ON: Wed, 09<sup>th</sup> of April 2025

REFERENCE: 67f62e9872368

*The remuneration information contained in this document is correct as at the 'Created On' date specified above. This information is subject to change at any time. For a copy of our most up-to-date remuneration, please contact your MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance representative.*



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**MYCHARGES**

# Our Charges

We, MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance act as Broker between you, the consumer, and the product provider with whom we place your business.

## The background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all Brokers, 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 Broker which it has agreed with its product producers.

## What is commission?

For the purpose of this document, commission is the payment earned by the Broker for work undertaken on behalf of both the provider and the consumer. The amount of commission is generally directly related to the quantity or value of the products sold.

We are remunerated by commission and other payments from product producers. When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider. Our Brokerage commission options are displayed as a range, showing the maximum amount which can be received. The level of commission depends on individual circumstances, based on the following factors: The factors that may impact a variation in charges include; • Client segmentation • Adviser discretion • Competitive pressures • Investment/pensions/saving size • Schemes size • Term/timeline of a policy or service • Complexity of advice • Preferential terms in the market, available to a Brokerage & client at the time

There are different types of commission models:

Single commission model:

where payment is made to the Broker shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.

Recurring commission model:

For Pensions, Savings & Investments recurring commission refers to further payments at intervals that are paid throughout the life span of the product & may be based on a percentage of the value of the fund or the annual premium.

For Protection products recurring commissions refers to further payments at intervals that are paid throughout the life span of the product & are based of the annual premium.

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 Brokers in order to assist with set up costs or business development.

## General insurance products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single or standard commission model, based on the amount of premium charged for the insurance product.

## Profit Share arrangements

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 Recurring Commission (related to premium)

Recurring Commission is the ongoing remuneration facilitated on a financial advice product to allow for the ongoing service, administration & review processes that are linked to financial advice for Protection, Pensions, Investments & Savings products. Recurring commission can also be described as trail or fund based renewal commission on Pensions/Investments/Savings, or renewal commission on Protection. 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.

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 S.I. 375 of European Communities (Markets in Financial Instruments) Regulations 2017 (the MiFID Regulations), offer both standard commission and commission models involving initial and recurring commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

## Credit Products/Mortgages

Commission may be earned by Brokers for arranging credit for consumers, such as mortgages. The single, or standard, commission model is the most common commission model applied to the sale of mortgage products by mortgage credit Brokers (Mortgage Broker).

## Clawback

Clawback is an obligation on the Broker to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the Broker must return commission to the product producer.

## Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees. Include arrangements etc

## Please Note

The enclosed commission guidance section gives indicative values across every product provider and every product advised whereby a commission or fee is received within our business. This is the

a different remuneration than the enclosed percentages/amounts. This will be disclosed to each client as per the Central Bank Consumer Protection Code regulations, on a client by client basis.

### Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of non-monetary benefits such as:

- Attendance at product provider seminars
- Assistance with Advertising/Branding

## Remuneration Details

Further detail on the providers we work with, the products we sell and the maximum commissions available to us are outlined below.

### Avant Money

#### Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage Switcher	1%	36

#### Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Second & Subsequent Time Buyers	1%	36

#### First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
First Time Buyer	1%	36

#### Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client

Product	Commission %	Clawback Period (Months)
Equity Release	1%	36

## [Aviva Life & Pensions Ireland DAC](#)

### Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	150%	22%	24

### Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	150%	22%	24

### Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	48

### Pension Term

service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	150%	22%	24

### Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5.25%	1%

### Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	150%	22%	24

### Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	200%	30%	48

### Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages

policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5.25%	1%

### Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

### Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Regular Premium pension	20%	1%	48
Single premium pension	5.25%	1%	-

### Approved Retirement Fund (ARF)

An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5.25%	1%

### Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of



a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

## Bank of Ireland

### **Mortgage Switcher**

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

### **Second and Subsequent Time Buyers**

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

### **First-Time Buyer**

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

## **Equity Release**

switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

## [Finance Ireland](#)

### **Mortgage Switcher**

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Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

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Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

### **First-Time Buyer**

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Mortgage - First-Time Buyer	1%	36

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## [ICS/dilosk](#)

### Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

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Mortgage - Switcher	1%	36

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Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

### First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

### Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
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## Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	100%	28%	60

## Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	160%	28%	60

## Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	28%	60

## Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	5.5%	0.5%	5.5%	48

### Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	160%	20%	60

### Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.75%

### Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	160%	28%	60

### Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service

period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	120%	30%	60

## Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investments	5%	0.5%

## Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

## Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	17.5%	0.5%	5%	48
Single premium pension	5%	0.75%	-	-

## Approved Retirement Fund (ARF)

fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.75%

## Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

## [New Ireland Assurance Company plc](#)

### Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	225%	50%	60

### Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	50%	60

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	2.5%	60

## Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	225%	50%	60

## Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
PRB	5%	1%	60

## Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	225%	50%	60



An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	50%	60

## Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Investments	5%	1%	36
Regular Contribution Investment Policy	15%	0.5%	60
Regular Contribution PRSA	25%	0.5%	60
Regular Contribution Pensions	25%	1%	60

## Group Income Protection

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Group IP	20%	20%	12

## Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	60

### Approved Retirement Fund (ARF)

An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	1%

### Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

### PTSB

### Mortgage Switcher

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Switcher	1%	36

### Second and Subsequent Time Buyers

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to

switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Second/subsequent Buyer	1%	36

### First-Time Buyer

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - First-Time Buyer	1%	36

### Equity Release

Credit intermediation with respect to Mortgages allows for an initial once off upfront commission to remunerate a Brokerage based on the advice, service and packaging of a mortgage. If a client switches or ceases to pay a Mortgage repayment with the clawback period, the Brokerage will receive a pre agreed pro rata clawback within the below timeframes.

Product	Commission %	Clawback Period (Months)
Mortgage - Equity Release	1%	36

### Royal London Insurance DAC

#### Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	200%	36%	60

#### Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies

period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	200%	36%	60

### Specified Illness

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	225%	36%	60

### Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	225%	36%	60

### Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Personal Retirement Bond	5%

### Mortgage Protection

A Mortgage Protection Product provides for an initial commission as outlined below. These policies

period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	200%	36%	60

### Income Protection

An Income Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Income Protection	225%	60%	60

### Approved Retirement Fund (ARF)

An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
ARF	5%

### Standard Life International dac

#### Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to ' clawback ' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Savings	15%	1%	60

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	1%

## Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	4%	1%

## Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	25%	1%	8%	60
Single premium pension	5%	1%	-	48

## Approved Retirement Fund (ARF)

An ARF typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	4%	1%

## Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

## [Zurich Life Assurance plc](#)

### Whole of Life Protection

The Whole of Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Whole of Life	90%	18%	12

### Term Life Protection

A Term Life Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Term Protection	180%	40%	12

A Specified Illness Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Specified	100%	12%	12

## Savings

The Savings contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Savings	10%	0.5%	1%	48

## Pension Term

A Pension Term Assurance Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Pension Term	100%	12%	12

## Personal Retirement Bond (PRB)

The Pension Retirement Bond typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
PRB	5%	0.5%



A Mortgage Protection Product provides for an initial commission as outlined below. These policies have an inbuilt recurring commission structure to remunerate the Brokerage for reviews, service and claims support. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Clawback Period (Months)
Mortgage Protection	180%	40%	12

## Investment

An Investment Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
Investment	5%	0.5%

## Group Income Protection

Product	Initial %	Recurring Commission %
Group IP	12.5%	12.5%

## Defined Contribution Pension

A Defined Contribution Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to “clawback” some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %	Renewal	Clawback Period (Months)
Regular Premium pension	20%	0.5%	3%	48
Single premium pension	5.5%	0.5%	-	-

An ARF Product typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to "clawback" some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %	Recurring Commission %
ARF	5%	0.5%

## Annuity

The Annuity contract typically provides for an Initial Commission as outlined below. Brokerages may also agree with a client a recurring commission that may be based on a percentage of the value of the fund or the annual premium. If for some reason a client moves or terminates their policy within a particular period of time, this might result in the provider seeking to 'clawback' some or all of the commission paid to the broker, depending on how long the policy was active with the provider.

Product	Initial %
Annuity	3%

### Important information - Please take note:

- I. The information contained within this document was created on Wed, 09<sup>th</sup> of April 2025 and accurately reflected the remuneration information of MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance on this date.
- II. From time to time either MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance or the providers with whom we deal may make alterations to our remuneration arrangements. As such, this document should be viewed as a point-in-time snapshot.
- III. To ensure that you are referring to the most recent and correct version of this document, please contact your MDC Mortgage Brokers t/a Irish Mortgage Brokers & Yes Finance representative.