

REMUNERATION SUMMARY DOCUMENT

INTRODUCTION

Irish Life Financial Services Limited ("ILFS") acts as an intermediary in relation to various financial products. The Consumer Protection Code requires that, as an intermediary, we make available, both in our public offices and on our website, a Remuneration Summary Document, providing information in relation to any fee, commission, other reward or remuneration received from product producers in relation to our role as an intermediary.

ILFS has arrangements in place with Irish Life Assurance plc and permanent tsb.

IRISH LIFE ASSURANCE PLC

All costs and expenses incurred by ILFS in the provision of financial advice are recovered from Irish Life Assurance plc.

PERMANENT TSB

For the provision of services in relation to permanent tsb deposit accounts ILFS receives an annual payment based on the value of such deposits. Currently this rate is 0%.

This Remuneration Summary Document is effective from 31st March 2020.

Irish Life Financial Services Limited is regulated by the Central Bank of Ireland.

Irish Life Financial Services Limited is tied to Irish Life Assurance plc for life and pension products.