Lifestyle Financial Planning

Summary of Remuneration Arrangements

Updated: 18/11/2026

About this summary

ES Mortgage and Financial Services Ltd trading as ES Lifestyle Financial Planning acts as an intermediary between you, the consumer, and the product providers with whom we place your business.

Under Regulation 32 of the Consumer Protection Regulations 2025, part of the Central Bank of Ireland's Consumer Protection Code, intermediaries must make available on their website a summary of the details of all arrangements for any fee, commission, other reward or remuneration that they receive from the product producers they deal with, including an explanation of each arrangement. This document is that summary.

How we are paid

We are remunerated by commission and other payments from product producers. You may also choose to pay for our services by fee, as set out in our Terms of Business. Commission is the payment earned by the intermediary for work carried out on behalf of both the provider and the consumer, and the amount is generally related to the value of the product.

There are different types of commission:

- Initial (single) commission – a one-off payment made to us shortly after the policy starts, based on a percentage of the premium paid or the amount invested.
- Trail or renewal commission – further payments made at intervals over the life of the product, based on the premium or the value of the fund.
- Flat commission – a fixed percentage of each regular premium paid, for as long as the policy continues.
- Indemnity commission – commission paid before it is treated as earned. If the policy is cancelled or reduced within the clawback period, we must repay some or all of it to the provider.

How the level of commission is decided

The rates in the tables below are the maximum rates we can receive from each provider. The commission on your policy may be lower, because it depends on the product, the premium or amount invested, the term of the policy, and any reduction in commission agreed with you. The exact commission on your policy is set out in the product documents you receive before you sign.

Clawback

Clawback is an obligation on us to repay unearned commission. Commission is paid soon after a policy starts, but is not treated as earned until the clawback period has passed. If the policy is cancelled or reduced within that period, we must return some or all of the commission to the provider. Where a clawback period applies, it is shown in the tables.

Profit share arrangements

In some cases, we may be party to a profit share arrangement with a product provider and may earn additional commission. Any business placed with such a provider on your behalf is placed with that provider only because it is, at the time of placement, the most suitable to meet your requirements, taking into account all of your relevant information, demands and needs.

Sustainability

When assessing products, we consider the different approaches that product providers take to integrating sustainability risks into their product offering. Our remuneration policy does not encourage excessive risk-taking with respect to sustainability risks. Please see our SFDR Disclosure for more information.

Other fees and benefits

Preferred provider rate: none.

We do not receive any other fees, administrative costs or non-monetary benefits from product producers.

Maximum commission rates – single contribution products

Product	Provider	Initial commission	Trail commission	Clawback period
Single contribution pension	Aviva	5%	1% p.a.	
	Irish Life	5%	0.75% p.a.	
	New Ireland	5%	1% p.a.	5 years
	Standard Life	5%	1% p.a.	
	Zurich Life	5.5%	0.5% p.a.	
Single contribution PRSA	Aviva	4%	0.5% p.a.	
	Irish Life	5%	0.75% p.a.	
	New Ireland	7%	0.5% p.a.	5 years
	Standard Life	5%	0.5% p.a.	
	Zurich Life	5.5%	0% p.a.	
ARF / AMRF	Aviva	5%	1% p.a.	
	Irish Life	5%	0.75% p.a.	
	New Ireland	5%	1% p.a.	n/a
	Standard Life	4%	1% p.a.	
	Zurich Life	5%	0.5% p.a.	
Annuity	Aviva	3%	n/a	
	Irish Life	3%	n/a	
	New Ireland	3%	n/a	n/a
	Zurich Life	3%	n/a	
Investment bond	Aviva	5%	1% p.a.	
	BCP Asset Management	2.1%		
	Blackbee	3%		

	Investments			
	Broker Solutions	2.5%		
	Cantor Fitzgerald Ireland	2.25%		
	Irish Life	3%	0.5% p.a.	
	New Ireland	4%	1% p.a.	3 years
	Standard Life	4%	1% p.a.	
	Zurich Life	5%	0.5% p.a.	

Maximum commission rates – regular contribution products

Product	Provider	Initial commission	Flat commission	Trail commission	Clawback period
Regular contribution pension	Aviva	15%		1% p.a.	
	Irish Life	17.5%	5%	0.5% p.a.	
	New Ireland	25%	8%	1% p.a.	5 years
	Standard Life	25%	5%	1% p.a.	
	Zurich Life	20%	3%	0.5% p.a.	4 years
Regular contribution PRSA	Aviva	22.5%		0.5% p.a.	
	Irish Life	17.5%	5%	0.5% p.a.	
	New Ireland	25%	6%	0.5% p.a.	5 years
	Standard Life	5%	5%	0.5% p.a.	
	Zurich Life	5%	5%	0% p.a.	4 years
Savings	Aviva	15%		1% p.a.	
	Irish Life	5.5%	5.5%	0.5% p.a.	
	New Ireland	10%	2.5%	0.5% p.a.	5 years
	Standard Life	15%	n/a	1% p.a.	5 years
	Zurich Life	10%	1%	0.5% p.a.	4 years

Maximum commission rates – individual protection

Commission is shown as a percentage of the annual premium in each year of the policy.

Provider	Year 1	Years 2–8	Year 9 onwards	Clawback period
Aviva	200%	30%	30%	2 years
Irish Life	120%	28% in years 2, 4, 5, 7 and 8; 30% in years 3 and 6	28%	
New Ireland	225%	50% in year 2, 20% in years 3–4, 12.5% in years 5–8	12.5%	5 years
Royal London	225%	0% in years 2–5, 3% in years 6–8	3%	5 years
Zurich Life	100%	12%	12%	1 year

Maximum commission rates – group protection

Provider	Death in service	Clawback period	Permanent health insurance	Clawback period
Aviva	6%		12.5%	
Irish Life	6% p.a.		12.5% p.a.	
New Ireland	15%	1 year	20%	1 year
Zurich Life	6%	n/a	12.5%	n/a

General insurance

We provide general insurance advice on a limited analysis basis and place this business with Aviva Insurance Limited. We are paid commission by the insurer as a percentage of the premium charged.