

### THE RIGHT PROTECTION PANEL

Our 'Whole of Market' panel of protection providers gives you the choice of all specific providers, therefore if your client has more unique needs, we have one of the largest panels of life protection providers in the marketplace. We aim to ensure that you can always offer the best solution to your clients, whether it's life, critical illness or income protection. We have been able to negotiate consistently competitive rates of commission, combined with a dedicated service to give you that competitive edge.

Provider	Products	4 Year Terms		2 Year Terms	
		Indemnity API	Non-Indemnity API	Indemnity API	Non-Indemnity API
<b>Aegon</b>	Business Protection	196%	245%		
	Life & Critical Illness	196%	245%		
	Family Income Benefit	196%	245%		
	Whole of Life	196%	245%		
	Income Protection	196%	245%		
<b>AIG</b>	Life & Critical Illness*	201.4%	252%	173.4%	
	Family Income Benefit	201.4%	252%	173.4%	
<b>April UK</b>	Life Protector Plan (annual)			20%	
<b>Aviva</b>	Life & Critical Illness	196%	245.3%	171%	
	Income Protection	196%	245.3%	171%	
	Whole of Life	196%	245.3%	171%	
<b>British Friendly</b>	BFS Protect (3yr)	165%	177%		
	Breathing Space (3yr)	135%	135%		
<b>Cirencester Friendly</b>	My Earnings Insurance (Annual Escalating Premiums) (3yr)	200%	210%		
	My Earnings Insurance (Level Premiums) (3yr)	165%	173.25%		
<b>Canada Life</b>	Life and CIC	196%			
<b>Cura</b>	All Products	25% of the net commission received from agencies			
<b>Holloway</b>	Income Protection (3yr)	175%	165%		
<b>Guardian FS *</b>	All products	195%			
<b>Legal &amp; General</b>	Business Protection	195%	244%		
	Life & Critical Illness	195%	244%		
	Family Income Benefit	195%	244%		
	Income Protection	167.14%	209%		
	Whole of Life	195%	244%		

**Please note:** All rates are correct at the time of publishing, however, please note that they are provided for guidance only and are subject to change at the discretion of the provider.

These are standard commission rates & do not include index linked rates. Remember: There can be up to a 10% increase from most providers, so don't forget to check their indexed linked rates.

\* Hybrid option available which will allow you to select a combination of indemnity and non indemnity on individual cases.  
The rate shown is gross commission. You will receive this rate minus your agreed retention. Whole of Life commission rates are indicative only.  
The actual rate you receive will vary depending on the age of the client.

Provider	Products	4 Year Terms		2 Year Terms	
		Indemnity API	Non-Indemnity API	Indemnity API	Non-Indemnity API
<b>Liverpool Victoria</b>	Business Protection	184.6%	231%	163.3%	
	Life & Critical Illness	184.6%	231%	163.3%	
	Family Income Benefit	184.6%	231%	163.3%	
	Whole of Life	184.6%	231%	163.3%	
	Income Protection	212.6%	266%	173.4%	
	Mortgage & Lifestyle Protection	158.2%	198%	124.6%	
	Personal Sick Pay	182.2%	228%	148.6%	
<b>MetLife</b>	MultiProtect			100%	
	Renewal			12.5% at month 25	
<b>Old Mutual</b>	Life Cover Fixed	185%	231%		
	Life Cover WOL	185%	232%		
	Life Cover Rolling	185%	232%		
	Critical Illness Fixed	185%	231%		
	Critical Illness Rolling	132%	165%		
<b>One Family</b>	Over 50s Plan			130%	130%
<b>Pulse</b>	Life Insurance	12.5% of the monthly premium <sup>^</sup>			
	Income Replacement	12.5% of the monthly premium <sup>^</sup>			
	Short Term Life Insurance	12.5% of the monthly premium <sup>^</sup>			
	Group Life	12.5% of the monthly premium <sup>^</sup>			
	IHT Protection	12.5% of the monthly premium <sup>^</sup>			
<b>Royal London</b>	Business Protection	201.36%	252%	174.06%	194.7%
	Life & Critical Illness	201.36%	252%	174.06%	194.7%
	Family Income Benefit	201.36%	252%	174.06%	194.7%
	Income Protection	201.36%	252%	174.06%	194.7%
	Menu	190.17%		168.79%	
	Streamlined	156.61%		137.14%	
<b>Scottish Widows</b>	Life & Critical Illness	190.1%	238%		
	Whole of Life	190.1%	238%		
<b>Shepherds Friendly</b>	Income Protection (3yr)	245%	42% (annual)		
	Over 50s Plan (3yr)	140%			
<b>The Exeter</b>	Income Protection	210%	220.5%	126%	132.3%
	Income Protection (3yr)	168%	176.40%		
	Managed Life	160%		96%	
	Managed Life (3yr)	128%			

**Please note:** All rates are correct at the time of publishing, however, please note that they are provided for guidance only and are subject to change at the discretion of the provider.

These are standard commission rates & do not include index linked rates. Remember: There can be up to a 10% increase from most providers, so don't forget to check their indexed linked rates.

<sup>^</sup> The rate can vary. Payable quarterly in arrears

Provider	Products	4 Year Terms		2 Year Terms	
		Indemnity API	Non-Indemnity API	Indemnity API	Non-Indemnity API
Vitality	Life & Critical Illness Standard	194.7%	231%	177%	192.8%
	Life & Critical Illness Optimizer	218.3%	259%	188.8%	205.6%
	Income Protection	194.7%	231%	177%	192.8%
	Whole of Life	194.7%	231%	177%	192.8%
Zurich	Life & Critical Illness	195%	231%	159%	173%
	Relevant Life	195%	231%	159%	173%
	Whole of Life	195%	231%	159%	173%

**Please note:** All rates are correct at the time of publishing, however, please note that they are provided for guidance only and are subject to change at the discretion of the provider.

These are standard commission rates & do not include index linked rates. Remember: There can be up to a 10% increase from most providers, so don't forget to check their indexed linked rates.