



Most own life cases come to us on a nil commission basis, but I wanted to confirm that you are aware of our stance on these cases.

***Adviser own life business:***

Following a review of our business written in this space and the market as a whole, we will be adopting a stance that all adviser own life business will only be paid on non-indemnity commission terms. We do find that most own life cases are written with full commission sacrifice which we continue to welcome.

For clarity, an own-life application, as defined in our terms of business, is any application submitted on the life of the adviser or for the benefit of their family.