

LIFE Commission Rates

Provider	Earnings Period		Api Rate	
			Level Premiums	Indexed Premiums
Aegon Scottish Equit***	4 Years	Electronic	171%	*
		Paper	155%	*
Aviva***	4 Years	Electronic	175%	n/a
		Paper	164%	n/a
Bright Grey***	2 Years	Electronic	165%	181%
		Paper	154%	169%
Friends Life	2 Years	Electronic	166%	183%
		Paper	155%	171%
Legal & General***	4 Years	Electronic	176%	176%
		Paper	165%	165%
Partnership Assurance	4 Years	Paper	144%	**
Exeter Family Friendly*** (Income Protection Only)	3 Years	Electronic	138%	*
PruProtect	2 Years	Electronic	159%	
Scottish Provident	4 Years	Electronic	168%	185%
		Paper	151%	166%

All Commission rates are based on **Life** and **Critical Illness** policies over a term of 12 years or more **PLUS premium rates are not loaded or dual priced**

Commission rates paid on 'waiver of premium' and/or 'policy fee' maybe at a reduced API rate.

* Full commission is paid on the policy anniversary on the increase in premiums,

** Indexation on Life only. No commission is paid on increased premiums.

*** Fully 'bundled' Illustrations only available via the Life Office's website.

1st January 2012

INCOME PROTECTION Commission Rates

Provider	Earnings Period		Api Rate	
			Level Premiums	Indexed Premiums
Aegon Scottish Equit***	4 Years	Electronic	171%	*
Aviva	4 Years	Electronic	135%	*
Bright Grey	2 Years	Electronic	141%	155%
Friends Life	2 Years	Electronic	143%	150%
Legal & General	4 Years	Paper only	142%	142%**
Exeter Family Friendly***	3 Years	Electronic	138%	*
PruProtect	2 Years	Electronic	159%	
Scottish Provident	4 Years	Electronic	144%	158%

All Commission rates are based on PHI policies only, over a term of 12 years or more PLUS **premium rates are not loaded or dual priced.**

* Full commission is paid on the policy anniversary on the increase in premiums,

** Indexation on Life only. No commission is paid on increased premiums.

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