

## 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
AXA	2 Years	Electronic	171%	188%
		Paper	160%	176%
Bright Grey***	2 Years	Electronic	168%	182%
		Paper	157%	171%
	4 Years	Electronic	178%	191%
		Paper	167%	180%
Legal & General***	4 Years	Electronic	176%	176%
		Paper	165%	165%
Partnership Assurance	4 Years	Paper	144%	**
Pioneer Friendly*** (Income Protection Only)	3 Years	Electronic	138%	*
PruProtect	2 Years	Electronic	159%	
Scottish Provident	2 Years	Electronic	158%	174%
		Paper	147%	162%
	4 Years	Electronic	176%	194%
		Paper	165%	181%

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.

## INCOME PROTECTION Commission Rates

Provider	Earnings Period		Api Rate	
			Level Premiums	Indexed Premiums
<b>Aegon Scottish Equit***</b>	4 Years	Electronic	171%	*
<b>Aviva</b>	4 Years	Electronic	141%	*
<b>AXA</b>	2 Years	Electronic	147%	155%
<b>Bright Grey</b>	2 Years	Electronic	143%	158%
	4 Years	Electronic	152%	167%
<b>Legal &amp; General</b>	4 Years	Paper only	142%	142%**
<b>Pioneer Friendly***</b>	3 Years	Electronic	138%	*
<b>PruProtect</b>	2 Years	Electronic	159%	
<b>Scottish Provident</b>	2 Years	Electronic	135%	149%
	4 Years	Electronic	151%	166%

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.

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