

INCOME PROTECTION Commission Rates

Provider	Earnings Period		Api Rate	
			Level Premiums	Indexed Premiums
Aegob Scottish Equit***	4 Years	Electronic	171%	*
AXA	2 Years	Electronic	144%	152%
Bright Grey	2 Years	Electronic	143%	158%
	4 Years	Electronic	152%	167%
Friends Provident	4 Years	Electronic	141%	*
Legal & General***	4 Years	Paper only	165%	165%**
Pioneer Friendly***	3 Years	Electronic	138%	*
Scottish Provident	2 Years	Electronic	135%	149%
	4 Years	Electronic	151%	166%
Synergy	2 Years	Electronic	160%	*

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.