



LIFE AND INCOME PROTECTION COMMISSION TERMS

CORE LIFE PANEL

14th November 2018

		4 YEAR API %	2 YEAR API %	NON-INDEMNITY API %(4yrs)
AIG	Life & CIC	201%	168%	241%
	PHI/IP	201%	168%	241%
AVIVA *	Life & CIC	202%	168%	248%
	PHI/IP	202%	168%	248%
LEGAL & GENERAL	Life & CIC	204%		247%
	PHI/IP	193%		236%
LV=	Life & CIC	201%	175%	254%
	PHI/IP	201%	175%	254%
	PSP	175%	150%	219%
ROYAL LONDON	Life & CIC	201%		252%
	PHI/IP	201%		252%
VITALITY **	Life & CIC	197%	177%	234%
	PHI/IP	197%	177%	234%

All the above life offices quotes and on-line submission are available on I-pipeline's Solution Builder sourcing software.

All commission rates are based on policies over a term of 12 years or more and level premiums.

* Based on their online 'interactive'. if 'non-interactive' selected it is 10% less.

** the commission rate is based on their standard product features. The product features selected could generate more or less commission.

SPECIALIST PROVIDER'S

		4 YEAR API %	3 YEAR API %	2 YEAR API %	NON-INDEMNITY API% (4yrs)
BRITISH FRIENDLY	PHI/IP		148%		159%
ONE FAMILY	Over 50s Whole of Life			109%	
THE EXETER	PHI/IP	144%			151%
	Life	144%			151%

All the above specialist life office quotes and online submission are via the life provider's website

All commission rates are based on policies over a term of 12 years or more and level premiums.

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