

Protection | Agency process

Details for firms wanting to move from the PMS Market proposition to the new Zenith panel.

Correct as at: 6th September 2017 V2.3

This document is for existing firms moving from the Market panel to the Zenith panel only

The details for each provider have been included along with contact details.

ACTION

1. If you require Zenith agencies your Principal will need to complete the PMS application form, on www.trustpms.com/protection. Click Protection then scroll down to Documents where the application form is located. Fully complete the form, ensuring you select Zenith panel and email the form to protection@trustpms.com, further details are all the application form.

PROCESS

1. On receipt of your application form, you will receive an acknowledgment from the PMS agency team guiding you through the process.
2. All Zenith providers will be contacted on your behalf; requesting your firm's agencies to be granted Zenith panel terms.
3. Providers will be asked to mirror your current agency terms where applicable, and this will be determined by the individual providers own processes and procedures. You will need to check your terms with the individual providers before you submit your first piece of business.
4. If terms of business are not held with any of the Zenith providers these will have to be established prior to agencies being set up. Full details on how to do this will be sent by the PMS agency team.
5. Terms of business can be established with the providers via their own process. This can also be done with most providers via Origo Agency Registration System. The providers who offer this are:
Aegon, Aviva, Legal & General, LV, Royal London, Scottish Widows, Vitality, Zurich

You will need to register with Origo's free online agency registration service by visiting the link below.

<https://agencyreg.origoservices.com/MainPages/Welcome.aspx>.

AIG terms of business will need to be set up individually with them and via their own process. Please see the provider details contained in this document.

Once terms have been established please contact the Agency team on protection@trustpms.com and agencies will then be requested with these providers.

6. The providers will send the agencies directly to you to enable your firm to start writing business with the Zenith panel providers. Please note, you must use your Zenith agency number sent through from the provider to take advantage of the Zenith commission rates.
7. To ensure you receive the benefits of our competitive rates please make sure that you register and are using the correct agency numbers on the provider websites.

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8. The clawback period and indemnity terms are subject to the providers own terms and processes so please confirm these directly with providers. If you would like these terms changed please contact providers directly. Contact information is detailed within the document below.
9. Each provider has different SLAs for setting up new agencies so it could take approximately working 10 days from receipt of an application form to then receive all the Zenith agencies.

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Aegon

Q: Will I have a new agency?

A: Yes. All Zenith firms will have a new agency with Aegon for the Zenith panel regardless if you had an agency before or not. Please contact the Agency Team to request that a new Zenith agency is set up for you with Aegon.

Q: Will I be able to access my previous agency?

A: Yes. Please log on to the Aegon system as normal.

Q: Will my initial commission be subject to a commission share?

A: All initial commission from joining Zenith will have 5% taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Aegon do not pay renewal commission to Zenith firms.

Q: What will the default clawback term be?

A: The default term will be 4 years, Aegon do not have 2 year terms available.

Q: Will my pipeline business be affected with the new terms?

A: No, all business written prior to joining Zenith will be under your old agency. Your old agency will remain open so ensure you use the correct agency code.

Q: What action do I need to take?

A: You will need to request your new Zenith agency with the Agency Team by emailing protection@trustpms.com. You will receive your agency details direct from the provider.

If you have never had an agency with Aegon before then you will ask the PMS team for the agency and then also go to the Origo system to accept the terms of business for Aegon.

Q: How do I contact Aegon?

A: If you have any agency queries for Aegon please email them on agency@aegon-service.co.uk

Q: How do I start using my agency?

A: If you already have an agency with Aegon then you can just add your new agency number when you login to the quote and apply area.

If you don't already have an agency with Aegon, then Aegon will send through the agency details and ask you to contact them regarding a login.

Q: What is my online login?

A: All logins will remain the same if you have an agency with Aegon. If you have no agency with Aegon then once the agency is setup, Aegon will send a welcome letter asking you to contact them to set this up. The link to their site is

<https://extranet.secure.aegon.co.uk/login/showLoginPgAction.do?method=showLoginPage&loginStyle=IFA>

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AIG

Q: Will I have a new agency?

A: Not if you already had agency with AIG and therefore terms of business.

However, you must still request that your agency is changed to a Zenith agency by emailing the application form to the Agency Team on protection@trustpms.com. Until you do this your agency with AIG will still be on market terms. The provider will confirm your new agency to you via email.

If you didn't have an agency with AIG previously you must request a Zenith agency through the Agency Team. Also, you need to apply for an agency by using AIG's agency application form, which can be found <https://www.aiglife.co.uk/intermediaries/contact/apply-for-an-agency>. Please return your completed form, include your company name and FRN number in the subject of the email to agency@aiglife.co.uk.

Q: Will I be able to access my previous agency?

A: Yes you can access all your existing policies the same way as you always have done as they will be available under the same agency.

Q: Will my initial commission be subject to a commission share?

A: All initial commission from the date you have your Zenith agency with AIG will have 5% taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Any renewal commission from business written from the date you have your Zenith agency will be subject to the 5% commission share.

Q: What will the default clawback term be?

A: The default clawback terms will be 4 years. When you request your new agency you will need to request the terms you require.

If you would like to ask AIG to offer your firm 2 years then you need to contact AIG direct on agency@aiglife.co.uk

Q: Will my pipeline business be affected with the new terms?

A: Pipeline will receive commission terms as of date of activation of cover. Therefore pipeline after a firm moves to Zenith will be subject to the new Zenith rates.

Q: What action do I need to take?

A: If you already have an AIG agency - you will need to request that your agency is changed over to a Zenith agency by emailing the application form to the Agency Team on protection@trustpms.com.

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If you haven't had an agency before then you need to request this via the application form but also sign up to AIG's terms of business by using AIG's agency application form, which can be found <https://www.aiglife.co.uk/intermediaries/contact/apply-for-an-agency>

Please return your completed form, include your company name and FRN number in the subject of the email to agency@aiglife.co.uk.

Q: How do I contact AIG?

A: If you would like to speak to AIG regarding your agency please contact them via agency@aiglife.co.uk

Q: How do I start using my agency?

A: AIG will email credentials (user name and password which can be changed upon login) to you when you request your new agency and you will login with these. You can login directly to AIG quote system via their website www.aiglife.co.uk or by using the link below:

<https://www.aiglife.co.uk/app/Logon.aspx?ReturnUrl=%2fapp>

Q: What is my online login?

A: For existing AIG users your logion will remain the same.

For firms new to AIG please follow the above process 'how do I start using my agency.'

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Aviva

Q: Will I have a new agency?

A: No, all agencies will remain the same for Aviva. Once you have completed your application form and sent this to protection@trustpms.com your Zenith agency will be requested.

Q: Will I be able to access my previous agency?

A: Your agency will not be changing for Aviva so you can access all previous policies as normal.

Q: Will my initial commission be subject to a commission share?

A: All initial commission for Zenith will have 5% taken off the gross remuneration.

Q: Will my renewal commission be subject to the new commission share?

A: Renewal commission from Aviva will not be subject to the 5% commission share.

Q: What will the default clawback term be?

A: The default terms for firms moving to Zenith with Aviva are 4 year terms to change to 2 year terms please contact Aviva directly on protectionsupport@aiviva.com.

Q: Will my pipeline business be affected with the new terms?

A: Business written will have the terms applied at the time the business was written. So pipeline business will be subject to the old market commission rate and commission share.

Q: What action do I need to take?

A: Once you have requested that you have a Zenith agency, if you would like to move from 4 year clawback terms to 2 year then you need to contact Aviva on protectionsupport@aiviva.com

Q: How do I contact Aviva?

A: To request to move from 4 year clawback terms to 2 year please contact protectionsupport@aviva.com. For all general agency enquiries please contact Aviva via acinfo@aviva.com

Q: How do I start using my agency?

A: You continue to work in exactly the same way with Aviva.

Q: What is my online login?

A: No, this will remain exactly the same.

Aviva Group Life Any agencies held with Aviva for Group risk will remain the same. There will be no commission share applied for Group Risk business. If you would like to write Group Risk with Aviva please contact the SBG agency team on protection@trustpms.com who will request this agency for you.

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L&G

Q: Will I have a new agency?

A: For market firms moving to the new Zenith panel they will require a new agency with L&G, this is due to the L&G system and our panel requirements.

The Agency Team will request this for you once you complete the application form and send this through to protection@trustpms.com

L&G will confirm your new agency directly with you.

Q: Will I be able to access my previous agency?

A: Yes, both agencies will be listed on the L&G website.

Q: Will my initial commission be subject to a commission share?

A: All initial commission for Zenith will have 5% taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Renewal commission from L&G will not be subject to the 5% commission share.

Q: What will the default clawback term be?

A: The default clawback terms will be 4 years, however if you are currently on 2 year terms on the market rates for PMS you will remain on 2 year terms. However this is dependent on L&G's own criteria for the 2 year clawback period. L&G do not offer new 2 years terms.

Q: Will my pipeline business be affected with the new terms?

A: Any pipeline business will go through your old agency number and therefore not subject to the 5% commission share.

If the old agency still has pipeline to clear, L&G will leave the agency open for a maximum of 3 months, after this it would need to be rekeyed under the new agency number.

NOTE: When logging on to the L&G system to do new business you must select your new agency number, the old agency is only open for you to access and complete pipeline cases.

Q: What action do I need to take?

A: From joining Zenith you will need to start using your new agency code which L&G will send through to you via email. Your other agency will be closed to new business.

Q: How do I contact Legal & General?

A: Commissions and agency – 0370 900 5010 or agency.enquiries@landg.com or agency.admin@landg.com

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Q: How do I start using my agency?

A: Continue to use the same process as you always have done with L&G however you will need to use your new agency number.

However, even if you have an existing L&G agency you will need to register your new agency with the L&G system, following the process below.

Q: What is my online login?

A: Continue to use your current login however, if you have an agency but you are not currently registered to use the L&G online system then after joining Zenith you can apply for this by filling in the form within the following link and by using your NEW agency number.

<https://www10.landg.com/ExtranetRegistrationWeb/Start.do?portal=adviser>

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LV=

Q: Will I have a new agency?

A: Market firms moving to Zenith will have a new agency code. Once you have completed your application form and sent this to protection@trustpms.com your Zenith agency will be requested.

Once you request to move to Zenith the SBG agency team will request this for you and LV= will email the full details over to you.

Q: Will I be able to access my previous agency?

A: Yes you will. You will be able to see your existing policies as you do at the moment when the new agency number is added onto the registration profile however the best way to obtain client lists including policy details for any previously submitted business is by contacting the Agency team at lv.agency@lv.com.

Ensure you use your new agency code as LV= keep your old agency open.

Q: Will my initial commission be subject to a commission share?

A: All initial commission under the Zenith agency will have 5% commission share taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Any renewal commission under the Zenith agency will be subject to the 5% commission share as it is now.

Q: What will the default clawback term be?

A: The default terms will be 4 years however, LV= aim to mirror the terms you are already on.

Q: Will my pipeline business be affected with the new terms?

A: No; business written prior to joining the Zenith panel will have the terms applied from the time the business was written and therefore it will be subject to your previous terms.

Q: What action do I need to take?

A: LV= will confirm your new agency and you will need to start using this.

Q. How do I contact LV=?

A. Any Agency or Commission related enquiries:

T: 0800 032 8633

E: lv.agency@lv.com / agencycommission@lv.com

Any new business related enquiries (for pipeline and policies under 3 months old):

T: 0800 028 6333

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E: protection.admin@lv.com

Any existing business related enquiries (policies >3 months old)

T: 0800 678 1906

E: ebprotection@lv.com

To amend an existing policy >3 months old:

T: 0800 678 1906

E: psamend@lv.com

Q: How do I start using my agency?

A: Any current online registrations will be updated with the new agency code. When you log into the LV= Adviser website with either your email address and password or unipass access, you will see only your new agency number. You do not need to type this in, this is already attached to your registration.

Please check that this is your Zenith agency number though.

Q: What is my online login?

A: No, this will remain exactly the same as this can be linked to numerous agencies.

If you have not submitted business with LV= before and have not registered on the Adviser website to submit online business, you can do so by going to www.lv.com/adviser.

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Royal London

Q: Will I have a new agency?

A: No, you will retain the same agency with Royal London. Once you request for your agency to be changed via SBG Royal London will confirm that your agency is now Zenith.

Q: Will I be able to access my previous agency?

A: Your agency will not be changing for Royal London so you can access all previous policies as normal.

Q: Will I be able to access my previous agency?

A: All initial commission under the Zenith agency will have 5% commission share taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Renewal commission from Royal London will not be subject to the 5% commission share.

Q: What will the default clawback term be?

A: The default will be 4 years however all agencies will remain on the clawback terms they are currently on, so if you are currently on 2 years you will remain on 2 years. This is dependent on the provider's terms and conditions for the clawback periods.

If you would like to change the current clawback terms you are on, please contact Royal London on distribution@rlisales.com

Q: Will my pipeline business be affected with the new terms?

A: Business written will have the terms applied at the time the business was written. So pipeline business will be subject to the old commission rate and commission share if applicable.

Q: What action do I need to take?

A: Send the completed application form to SBG to request that you have Zenith agencies.

Q. How do I contact Royal London?

A. To contact Royal London regarding agencies please email them on distribution@rlisales.com

Q: How do I start using my agency?

A: Continue to use Royal London as normal.

If you have not registered with Royal London before the link below will take you to a screen on their website, where you can choose to either register for the first time or Login using your current login details. <http://adviser.royallondon.com/protection/>

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Q: Will I require a new online login?

A: No, this will remain exactly the same as this can be linked to numerous agencies.

If you have not registered with Royal London before the link below will take you to a screen on their website, where you can choose to either register for the first time or Login using your current login details.

<http://adviser.royallondon.com/protection/>

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Scottish Widows

Q: Will I have a new agency?

A: Yes all Zenith firms will require a new agency with Scottish Widows regardless if you have had one previously.

Q: Will I be able to access my previous agency?

A: Agencies with Scottish Widows will still be able to be accessed if any changes are required. This can be done using your old agency number after you have logged onto the Scottish Widows site which will continue to hold details of business set up under that agency. To ensure you receive the Zenith terms you will need to use your new Zenith agency.

Your old agencies will remain open so you need to ensure that you are using your Zenith agency.

Q: Will my initial commission be subject to a commission share?

A: All initial commission from the date you have your Zenith agency with Scottish Widows will have 5% taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Any renewal commission from business written post joining Zenith will be subject to the 5% commission share.

Q: What will the default clawback term be?

A: This will be 4 year indemnity terms with Scottish Widows as they only offer 4 years.

Q: Will my pipeline business be affected with the new terms?

A: No, it will be under your old agency. Your old agency will remain open so please ensure that you are using the correct agency or else you will not be receiving the enhanced Zenith rates. If you would like to close down your old agency with Scottish Widows you will have to contact them directly on commission.support@scottishwidows.co.uk

Q: What action do I need to take?

A: You need to request to have Zenith agencies with the agency team, please email, protection@trustpms.com.

Q: How do I contact Scottish Widows?

A: If you would like to contact Scottish Widows with an agency query please email them on commission.support@scottishwidows.co.uk

Scottish Widows Electronic (EDI) Statements Request Mailbox is:
EDIRequest@scottishwidows.co.uk

Extranet / Web Support Team: websupport@scottishwidows.co.uk

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Q: How do I start using my agency?

A: If you have had an existing agency with Scottish Widows then you will have agreed to their terms of business already and have a logon, this logon will remain exactly the same you will just need to use your new agency code.

New Agency Application

If you don't already have terms of business in place with Scottish Widows then you need to establish a terms of business agency with Scottish Widows Ltd (FCA: 181655) by submitting an ORIGO New Agency Application Form, the Application Form can be located and completed by following the link below:

http://www.scottishwidows.co.uk/extranet/working_with_scottish_widows/agency_setup.html

Steps to access the Origo New Agency Application through the Scottish Widows extranet:

1. Click "agency set up". [Agency set up](#)⁸
2. Click "agency registration" [Agency registration](#)
3. Then complete the required information via the Origo Registration system.

When all agents apply to Scottish Widows for a new agency, Scottish Widows must carry out a number of checks including credit checks to comply with their internal process requirements.

Q. What is my online login?

A. If you already have a login then the details will remain the same otherwise use this link to register.

<http://www.scottishwidows.co.uk/extranet/register> then select '**Register as a Financial Adviser only**' once you have completed the process above to accept the terms of business.

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Vitality

Q: Will I have a new agency?

A: No – if you already have an agency with Vitality.

Your agency won't automatically be moved over to be a Zenith agency you will need to advise SBG by completing the application form and emailing this to protection@trustpms.com that you require your existing Vitality agency to be a Zenith agency.

N.B: So you are able to access all your previous policies with Vitality you will retain the agencies you currently have. However, this means that any renewal commission that comes through this agency BOTH pre and post joining Zenith will be subject to the 5% commission share that is applicable through the Zenith panel.

If you have never had an agency with Vitality you need to request an agency through the application form and the SBG agency team.

Q: Will I be able to access my previous agency?

A: The agencies are not changing for Vitality so if you had a previous agency you can still access this.

Q: Will my initial commission be subject to a commission share?

A: All initial commission from joining the Zenith panel will have 5% taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: If you have an existing agency with Vitality and have placed business through this then all renewal commission, pre and post joining Zenith, will have the 5% commission share taken off.

If you are new to Vitality then all initial and renewal commission post joining Zenith will have the 5% commission share taken off.

Q: What will the default clawback term be?

A: 4 year terms will be the default for new agencies, if you would like to change to 2 year terms then please contact Vitality directly on lifecommissions@vitality.co.uk

2 year terms are not guaranteed and are subject to a full vetting process from Vitality.

Q: Will my pipeline business be affected with the new terms?

A: Yes it will have the commission share, 5% taken off as this is all under the one agency.

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Q: What action do I need to take?

A: If you already have a Vitality agency - you need to ask SBG to have your Vitality agency changed to be Zenith.

If you don't have an agency then you need to ask the Agency Team by emailing protection@trustpms.com to set this up for you.

Q: How do I contact Vitality?

A: If you have an agency queries for Vitality please email them on lifecommissions@vitality.co.uk

Q: How do I start using my agency?

A: Vitality will email to confirm once your agency has changed to be a Zenith one.

Q: What is my online login?

A: If you have a login with Vitality already you can continue to use this as normal. If you don't then Vitality will send the login details through to you once your agency is changed to Zenith.

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Zurich

Q: Will I have a new agency?

A: Yes you will require a new agency with Zurich. Once you request to move to Zenith the PMS agency team will request this.

Q: Will I be able to access my previous agency?

A: To access your old agency you will need to enter in your old agency code on the Zurich site

Q: Will my initial commission be subject to a commission share?

A: All initial commission will have 5% commission share taken off the gross commission.

Q: Will my renewal commission be subject to the new commission share?

A: Renewal commission from Zurich will not be subject to the 5% commission share.

Q: What will the default clawback term be?

A: The default clawback terms will be 4 years however when you move to Zenith, Zurich will mirror your current clawback terms on your current agency to the Zenith agency.

If you would like to discuss moving to 2 years please contact your Zurich Business Account Manager who will be able to assist with this.

Q: Will my pipeline business be affected with the new terms?

A: Your previous agency will be closed to new business but any pipeline business can be accessed under your old agency code. All pipeline business will be subject to the terms of the market or previous panel and the 5% commission share will not be applied. To access Zenith terms for pipeline business you will need to requote and apply using your new agency details.

Q: What action do I need to take?

A: To start writing business with Zurich on Zenith, Zurich will contact you with your new agency code.

Q: How do I contact Zurich?

A: If you have agency queries for Zurich please email them on agencysupport@uk.zurich.com A&R HelpPoint Direct Dial: 0800 151 3333

Commission Queries Mailbox: commissionsupport@uk.zurich.com

Q: How do I start using my agency?

A: If you have had an existing agency with Zurich and a logon then your logon will remain exactly the same you just need to update the 'My Profile' section with your new agency code.

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For firms who haven't had a Zurich agency and login before then you will need to use the registration process at the following link: <https://signin.zurich.co.uk>

Q: What is my online login?

A: If you have a login with Zurich already you can continue to use this as normal. If you don't then a login will be created as part of the registration process noted above.