

Protection | Market Commission rates

The online indemnity and non-indemnity commission rates for our Market Providers.

Four year payment terms

Provider	Term Assurance, Critical Illness & Family Income Benefit				Income Protection				Whole of Life				Business Protection			
	Indemnity		Non-indemnity		Indemnity		Non-indemnity		Indemnity		Non-indemnity		Indemnity		Non-indemnity	
	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%
Aegon	185.00	178.53	231.00	222.92	185.00	178.53	231.00	222.92	132	127.38	165.00	159.23	173.00	166.95	217.00	209.41
AIG	192.40	185.67	240.80	232.37	192.40	185.678	240.80	232.37					192.00	185.28	240.80	232.37
Aviva***	195.00	188.18	244.04	235.50	195.00	188.18	244.04	235.50	API based on Age and term	API based on Age and term	API based on age and term	API based on Age and term	195.00	188.18	244.04	235.50
Guardian	205	197.83	241	232.57												
Legal & General	185.00	178.53	231.00	222.92	185.00	178.53	231.00	222.92					185.00	178.53	231.00	222.92
LV=	185.00	178.53	231.00	222.92	185.00	178.53	231.00	222.92					185.00	178.53	231.00	222.92
Royal London	201.00	193.97	252.00	243.18	201.00	193.97	252.00	243.18					201.00	193.97	252.00	243.18
The Exeter	160.00	154.4	168.00	162.12	210.00	202.65	215.00	207.47								
Vitality Life	195.00	188.18	231.00	222.92	195.00	188.18	231.00	222.92			218.00	210.37	195.00	188.18	231.00	222.92
Zurich	197.00	190.11	234.00	225.81					165.00	218.00			195.00	188.18	234.00	225.81



You will receive the net API rate which is 96.5% of the gross commission.

Protection | Market Commission rates

The online indemnity and non-indemnity commission rates for our Market Providers.

Two year payment terms

Provider	Term Assurance, Critical Illness & Family Income Benefit				Income Protection				Whole of Life				Business Protection			
	Indemnity		Non Indemnity		Indemnity		Non Indemnity		Indemnity		Non Indemnity		Indemnity		Non Indemnity	
	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%	Gross API%	Net API%
Aegon																
AIG	175.60	169.45			175.60	169.45			125.40	121.01			175.60	169.45		
Aviva***	175.00	168.88			175.00	168.88							175.00	168.88		
Guardian																
Legal & General**	169.00	163.09											169.00	163.09		
LV=	163.00	157.30			145.00	139.93							163.00	157.30		
Royal London	177.00	170.81	198.00	191.07	177.00	170.81	198.00	191.07								
Vitality																
Zurich	161.00	155.37	175.00	168.88									161.00	155.37	175.00	168.88

You will receive the net API rate which is 96.5% of the gross commission. **The availability of reduced indemnity terms is subject to firms meeting each relevant product provider's qualification criteria and the availability of 2 year terms are not guaranteed.** All requests for a change in Indemnity terms must be made directly to the Provider. Renewal Trail is 2.5% where applicable. All rates displayed are for illustrative purposes only and are based upon information received from Product Providers. Commission rates may be subject to change without notice. PMS cannot be held liable for any difference in the commission rate displayed and that paid by the product provider. Commissions have been calculated assuming a life or CIC term of 12 years or more. Shorter policy terms will be subject to a reduced commission rate. Please check directly with the product provider for policy terms of less than 12 years. These rates are for business submitted online only, paper submission rates will vary. ** Legal & General's two year terms are only available to advisers who already have access to these terms, Legal & General no longer issue new two year terms. ***The rates shown are for business submitted via the interactive route with Aviva. Non-interactive business has a lower commission.

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