

Protection | Zenith Commission rates

Online Indemnity and Non-Indemnity commission you will receive from each provider.
You will receive the net API rate which is 95% of the gross commission.

Correct as at: 18th July 2018
V2.7

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*	209.19	198.73	261.80	248.71	209.19	198.73	261.80	248.71	149.42	141.95	187.00	177.65	209.19	198.73	261.80	248.71
AIG	210.31	199.79	263.2	250.04	210.31	199.79	240.80	228.76	150.22	142.71	172.00	163.40	210.31	199.79	240.80	228.76
Aviva**	210.00	199.50	262.82	249.68	210.00	199.50	262.82	249.68	API based on Age and term	API based on Age and term	API based on age and term	API based on Age and term	210.00	199.50	262.82	249.68
Legal & General***	201.00	190.95	252.00	239.40	201.00	190.95	252.00	239.40					201.00	190.95	252.00	239.40
LV=	210.00	199.50	263.00	249.85	210.00	199.50	263.00	249.85					210.00	199.50	263.00	249.85
Royal London	212.54	201.91	266.00	252.70	212.54	201.91	266.00	252.70	API based on Age and term	API based on Age and term	API based on age and term	API based on Age and term	212.54	201.91	266.00	252.70
Scottish Widows	210.00	199.50	263.00	249.85					210.00	199.50	263.00	249.85	210.00	199.50	263.00	249.85
Vitality Life****	210.00	199.50	249.20	236.74	210.00	199.50	249.20	236.74	180.00	171.00			210.00	199.50	249.20	236.74
Zurich	210.00	199.50	249.00	236.55					143.00	135.85	170.00	161.50	210.00	199.50	249.00	236.55



*Aegon do not offer renewal commission on Zenith |
You will receive the net API rate which is 95% of the gross commission.

Protection | Zenith Commission rates

Online Indemnity and Non-Indemnity commission you will receive from each provider.
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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	175.63	166.85			175.63	166.85			125.45	119.18			175.63	166.85		
Aviva**	185.00	175.75			185.00	175.75							185.00	175.75		
Legal & General***	184.00	174.80											184.00	174.80		
LV=	185.00	175.75			180.00	171.00							185.00	175.75		
Royal London	183.03	173.88	204.73	194.49	183.03	173.88	204.73	194.49					183.03	173.88	204.73	194.49
Scottish Widows																
Vitality****	182.90	173.76	199.20	189.24	182.90	173.76	199.20	189.24	157.00	149.15			182.90	173.76	199.20	189.24
Zurich	166.00	157.70	181.00	171.95									166.00	157.70	181.00	171.95

*** Legal & General two year terms are only available to advisers who already have access to these terms within SBG. Legal & General no longer issue new two year terms | You will receive the net API rate which is 95% of the gross commission. **Note: The availability of 2 year clawback 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. **The rates shown are for business submitted via the interactive route with Aviva. Non-interactive business has a lower commission. ****There will be an uplift for Vitality Optimiser and Indexation, please speak to your Vitality Account Manager for details.