



Zenith Commission Rates

Last Updated – 11th May 2012

Zenith is a market leading panel of the top 6 protection providers who bring you superior service, quality and breadth of products coupled with enhanced commission terms of up to 213% API.

Four-year Payment Terms

| Provider/ Product Type | Term Assurance & Critical Illness | | | | | | Income Protection | | | | | | Family Income Benefit | | | | | |
|---------------------------|-----------------------------------|-----------|---------|--------|-----------|---------|-------------------|-----------|---------|--------|-----------|---------|-----------------------|-----------|---------|--------|-----------|---------|
| | Online | | | Paper | | | Online | | | Paper | | | Online | | | Paper | | |
| | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API |
| Aviva | | | | | | | 170 | 162 | | 170 | 162 | | | | | | | |
| Bright Grey | 190 | 213 | 202 | 180 | 201 | 191 | 163 | 182 | 173 | 154 | 173 | 164 | 190 | 213 | 202 | 180 | 201 | 191 |
| Friends Life | 185 | 207 | 197 | 175 | 196 | 186 | 185 | 207 | 197 | 175 | 196 | 186 | 185 | 207 | 197 | 175 | 196 | 186 |
| Legal & General | 180 | 201 | 191 | 170 | 190 | 181 | 160 | 153 | 145 | 160 | 153 | 145 | 180 | 201 | 191 | 170 | 190 | 181 |
| LV= | 185 | 207 | 197 | 175 | 196 | 186 | 185 | 177 | 168 | 175 | 168 | 160 | | | | 175 | 196 | 186 |
| Zurich | 175 | 207 | 197 | 165 | 195 | 185 | | | | 108 | 110 | 105 | | | | | | |

Exclusive – Three-year Payment Period

| Provider/ Product Type | Term Assurance & Critical Insurance | | | | | | Income Protection | | | | | | Family Income Benefit | | | |
|---------------------------|-------------------------------------|-----------|---------|--------|-----------|---------|-------------------|-----------|---------|--------|-----------|---------|-----------------------|-----------|--------|-----------|
| | Online | | | Paper | | | Online | | | Paper | | | Online | | Paper | |
| | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Lautro | Gross API |
| Aviva | 170 | 201 | 191 | 160 | 189 | 180 | | | | | | | | | | |

Two-year Payment Period

| Provider/ Product Type | Term Assurance & Critical Illness | | | | | | Income Protection | | | | | | Family Income Benefit | | | | | |
|---------------------------|-----------------------------------|-----------|---------|--------|-----------|---------|-------------------|-----------|---------|--------|-----------|---------|-----------------------|-----------|---------|--------|-----------|---------|
| | Online | | | Paper | | | Online | | | Paper | | | Online | | | Paper | | |
| | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API | Lautro | Gross API | Net API |
| Bright Grey | 174 | 183 | 174 | 164 | 172 | 163 | 149 | 157 | 149 | 140 | 148 | 141 | 174 | 183 | 174 | 164 | 172 | 163 |
| Friends Life | 165 | 185 | 175 | 155 | 173 | 165 | 165 | 185 | 176 | 155 | 173 | 164 | 165 | 185 | 175 | 155 | 173 | 165 |
| Legal & General | 180 | 184 | 175 | 170 | 174 | 163 | | | | | | | 180 | 184 | 175 | 170 | 172 | 163 |
| LV= | 162 | 181 | 172 | 152 | 170 | 162 | 142 | 136 | 129 | 132 | 127 | 121 | | | | 152 | 170 | 162 |
| Zurich | | 166 | 158 | | | | | | | | | | | | | | | |



Private Medical Insurance

| Provider / Product | Private Medical Insurance | | |
|--------------------------------|---------------------------|--------------------|--------------------|
| | Scheme Type | Initial Commission | Renewal Commission |
| Aviva | Individual | 53% | 5% |
| | Small Group | 30% | 10% |
| Paid on 1-Year Indemnity Terms | | | |

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Submitting business via pms® to the above providers, members receive 95% of the API directly from the provider.

All rates are rounded to the nearest whole number.

Renewal Trail is 2.5% unless stated otherwise.

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 Product Providers.

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