

## Combined Preferred (representative WOM) & Elite Protection Panels – Commission Terms

Provider	Preferred (WOM) Panel	Lautro – Elite Panel	Earnings period	Discount factor	Gross API%*	Net API%**	Notes
Axa-Sun Life	n/a	175(e)	2	1%	184.61	179.07	Lautro 165/2 paper
Axa-Sun Life	160(e)	n/a	4	1%	179.00	173.63	Lautro 155/4 paper
Bright Grey	170(e)	170(e)	2	1%	179.00	173.63	Lautro 160/2 for paper (167% API)
Bright Grey	170(e)	170(e)	4	1%	190.00	184.30	Lautro 160/2 for paper (179% API)
BUPA (level life/CI)	160(e)	n/a	2	1%	178.90	173.53	Lautro 150 for paper
BUPA (indexed life.CI)	160(e)	n/a	2	1%	196.80	190.90	Lautro 150 for paper
Fortis Life	165(e)	n/a	4	1%	184	178.48	All electronic
Friends Provident	n/a	167(e)	4	0.75%	197.06	191.15	Lautro – for paper 157, via PAC 162
Friends Provident	158(e)	n/a	4	0.75%	186.44	180.85	Lautro – for paper 148, via PAC 153
Legal & General	n/a	165(e)	4	1%	184.60	179.06	no differentiation for paper
Legal & General	160(e)	n/a	4	1%	167.81	162.78	Lautro 150/4 for paper (157% API)
Liverpool Victoria (Life & CIC)	160(e)	n/a	4	1%	179.00	173.63	Lautro 150/4 for paper
Liverpool Victoria (IP only)	160(e)	n/a	4	1%	153.00	148.41	Lautro 150/4 for paper
Liverpool Victoria (Life & CIC)	140(e)	n/a	2	1%	157.00	152.29	Lautro 132/2 for paper
Liverpool Victoria (IP only)	123(e)	n/a	2	1%	118.00	114.46	Lautro 117/2 for paper
PruProtect	165	n/a	4	0.75%	195	195	Electronic. Paper apps – 10% lautro lower
Royal Liver (level)	130(e)	n/a	2	1%	162.00	157.14	all electronic
Royal Liver (escalating)	140(e)	n/a	2	1%	175.00	169.75	all electronic
Royal Liver (level)	152(e)	n/a	4	1%	170.00	164.90	all electronic
Royal Liver (escalating)	162(e)	n/a	4	1%	181.20	175.76	all electronic
Royal Liver (non indem level)	162(e)	n/a	non-indem	1%	226.80	220.00	all electronic
Royal Liver (non indem escalating)	172(e)	n/a	non-indem	1%	240.80	233.58	all electronic
Royal Liver (unemployment cover)	50(e)	n/a	2	1%	55.00	53.35	all electronic
Royal Liver (unemployment cover)	60(e)	n/a	4	1%	57.00	55.29	all electronic
Scottish Equitable (Aegon)	160(e)	n/a	4	1%	178.97	173.60	Lautro 150/4 paper (167.79% API)
Scottish Equitable (Aegon)	n/a	165(e)	4	1%	184.60	179.06	Lautro 155/4 paper (173.40% API)
Scottish Provident	n/a	172(e)	4	1%	191.00	185.27	162/4 paper
Scottish Provident	167(e)	n/a	2	1%	176.26	170.97	157/2 paper
Skandia – Fixed Term	150	n/a	2	1%	158.24	153.49	no differentiation for e biz
Skandia – Rolling Term	150	n/a	4	1%	112.65	109.27	no differentiation for e biz
Zurich	160(e)	n/a	4	0.75%	189.00	183.33	150 (177%API) for paper

\* Gross commission rates agreed with Provider. All commissions are paid direct from Providers to members firms.

\*\* Paradigm retains 3% except where a Paradigm member buys compliance services from Paradigm in excess of £350.00 (+VAT) per month.

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