

Preferred Protection Panel (representative WOM) – Commission Terms

Provider	Preferred Panel Terms	Earnings period	Gross API%*	Net API%
Axa-Sun Life	160(e)	4	179.00	173.63
Bright Grey	170(e)	2	179.00	173.63
Bright Grey	170(e)	4	190.00	184.30
BUPA (level life/CI)	160(e)	2	178.90	173.53
BUPA (indexed life.CI)	160(e)	2	196.80	190.90
Fortis Life	165(e)	4	184	178.48
Friends Provident	158(e)	4	186.44	180.85
Legal & General	160(e)	4	167.81	162.78
Liverpool Victoria (Life & CIC)	160(e)	4	179.00	173.63
Liverpool Victoria (IP only)	160(e)	4	153.00	148.41
Liverpool Victoria (Life & CIC)	140(e)	2	157.00	152.29
Liverpool Victoria (IP only)	123(e)	2	118.00	114.46
PruProtect	165	4	195	195
Royal Liver (level)	130(e)	2	162.00	157.14
Royal Liver (escalating)	140(e)	2	175.00	169.75
Royal Liver (level)	152(e)	4	170.00	164.90
Royal Liver (escalating)	162(e)	4	181.20	175.76
Royal Liver (non indem level)	162(e)	non-indem	226.80	220.00
Royal Liver (non indem escalating)	172(e)	non-indem	240.80	233.58
Royal Liver (unemployment cover)	50(e)	2	55.00	53.35
Royal Liver (unemployment cover)	60(e)	4	57.00	55.29
Scottish Equitable (Aegon)	160(e)	4	178.97	173.60
Scottish Provident	167(e)	2	176.26	170.97
Skandia – Fixed Term	150	2	158.24	153.49
Skandia – Rolling Term	150	4	112.65	109.27
Zurich	160(e)	4	189.00	183.33

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Correct as at 03.02.10

All terms are based on electronic submission of applications. Contact Paradigm Mortgage Services for terms relating to paper applications.

* All commissions are paid direct from Providers to member firms. Paradigm receives 3% of the API paid by providers for all completions, except where the firm concerned is contracted to Paradigm for compliance services which exceed £350pm + VAT.