

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
Ageas Protect (Life/CIC)	170(e)	n/a	4	1%	190.20	184.50	All electronic
Ageas Protect (Life/CIC)	155(e)	n/a	2	1%	173.40	168.20	All electronic
Ageas Protect (IP)	170(e)	n/a	4	1%	163.00	158.10	All electronic
Ageas Protect (IP)	155(e)	n/a	2	1%	148.60	144.10	All electronic
Aviva	155(e)	n/a	4	0.75%	183.02	177.53	
Bright Grey	170(e)	170(e)	2	1%	179.00	173.63	Lautro 160/2 for paper (167% API)
Bright Grey	175(e)	175(e)	4	1%	195.76	192.76	Lautro 165% for paper – 184.58% API
Engage Mutual	140(e)	n/a	2	n/a	140.00	135.80	
Friends Life	n/a	182(e)	4	1%	203.60	197.49	Lautro rates for paper - 172%
Friends Life	175(e)	n/a	4	1%	195.77	189.90	Lautro rates for paper - 165%
Friends Life	n/a	162(e)	2	1%	181.22	175.78	Lautro rates for paper - 152%
Friends Life	155(e)	n/a	2	1%	173.39	168.19	Lautro rates for paper - 145%
Legal & General (Paradigm Exclusive)	180(e)	n/a	4	1%	201.40	195.33	Lautro 170/4 for paper (184.47 net API)
Legal & General	n/a	175(e)	4	1%	195.77	189.90	Lautro 165/4 for paper (179.05% net API)
Legal & General	170(e)	n/a	4	1%	190.18	184.47	Lautro 160/4 for paper (173.62% net 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	189.15	Electronic. Paper apps – 10% lautro lower
PruProtect	150(e)	n/a	2	0.75%	177	171.69	Paper apps - 140% lautro
Scottish Equitable (Aegon)	160(e)	n/a	4	1%	179.00	173.63	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	175(e)	4	1%	195.83	192.83	Lautro 165% for paper – 184.64% API
Skandia – Fixed Term	150	n/a	2	1%	158.24	158.24**	no differentiation for e biz;
Skandia – Rolling Term	150	n/a	4	1%	112.65	112.65**	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 net commission sums due are paid direct from Providers to members firms.

** Split commission is not available on Skandia products.

STRICTLY FOR PARADIGM MEMBERS' USE ONLY

Correct as at 5.1.12

Please note: This document is for internal use only and is not to be distributed outside of the Paradigm Group or any of the Paradigm Member firms. The table above is a guide only and should be used in conjunction with the providers' own terms and conditions.