

## Elite Protection Panel – Commission Terms

Provider	Elite Panel Terms	Earnings period	Gross API%*	Net API%
Aviva	160(e)	3	189.00	183.33
Bright Grey	170(e)	2	179.00	173.63
Bright Grey	175(e)	4	195.76	189.89
Friends Life	182(e)	4	203.60	197.49
Friends Life	162(e)	2	181.22	175.78
Legal & General (Exclusive)	180(e)	4	201.40	195.36
Scottish Equitable (Aegon)	165(e)	4	196.00	190.12
Scottish Provident	175(e)	4	195.83	189.96

**STRICTLY FOR PARADIGM MORTGAGE SERVICES MEMBERS' USE ONLY**

Correct as at 13.4.12

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

\* All net commissions are paid direct from Providers to member firms. Paradigm receives 3% of the API paid by providers for all completions.