

Preferred Protection Panel (representative WOM) – Commission Terms

Provider	Preferred Panel Terms	Earnings period	Gross API%*	Net API%
Ageas Protect (Life/CIC)	170(e)	4	190.20	184.50
Ageas Protect (Life/CIC)	155(e)	2	173.40	168.20
Ageas Protect (IP)	170(e)	4	163.00	158.10
Ageas Protect (IP)	155(e)	2	148.60	144.10
Aviva	155(e)	4	183.02	177.53
Bright Grey	170(e)	2	179.00	173.63
Bright Grey	175(e)	4	195.76	192.76
Engage Mutual (over 50s)	140(e)	2	140.00	135.80
Friends Life	175(e)	4	195.77	189.90
Friends Life	155(e)	2	173.39	168.19
Legal & General (Exclusive)	180(e)	4	201.40	195.33
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	195.00	195.00
Scottish Equitable (Aegon)	160(e)	4	179.00	173.63
Scottish Provident	167(e)	4	186.87	170.97
Skandia – Fixed Term	150	2	158.24	158.24**
Skandia – Rolling Term	150	4	112.65	112.65**
Zurich	160(e)	4	189.00	183.33

STRICTLY FOR PARADIGM MORTGAGE SERVICES MEMBERS' USE ONLY

Correct as at 5.1.12

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.

** Split commission is not available on Skandia products.