

Lifebox Protection commissions

Provider	Clawback	Online or Paper	Annual premium %		Annual premium Non-indemnity %	
			Gross Rate	Lifebox member receives	Gross Rate	Lifebox member receives
Aegon		4 Online	184.57	180.88	231.00	226.38
		4 Paper	167.79	164.43	210.00	205.80
Ageas		2 Online	173.40	169.93	not available	not available
		4 Online	0.00	0.00	238.00	233.24
Aviva		4 Online	188.93	185.15	224.00	219.52
		4 Paper	177.12	173.58	210.00	205.80
Bright Grey		4 Online	189.00	185.22	238.00	233.24
		4 Paper	177.90	174.34	224.00	219.52
Friends Life		2 Online	178.99	175.41	not available	not available
		2 Paper	167.80	164.44	not available	not available
		4 Online	195.77	191.85	245.00	240.10
		4 Paper	184.58	180.89	231.00	226.38
Exeter Family Friendly		3 Online	153.00	149.94	153.00	149.94
		3 Paper	143.00	140.14	143.00	140.14
Legal & General		2 Online	178.99	175.41	not available	not available
		2 Paper	167.81	164.45	not available	not available
		4 Online	not available	not available	238.00	233.24
		4 Paper	not available	not available	224.00	219.52
LV		2 Online	170.00	166.60	not available	not available
		2 Paper	140.95	138.13	not available	not available
		4 Online	178.98	175.40	224.00	219.52
		4 Paper	167.80	164.44	210.00	205.80
PruProtect		4 Online	194.70	190.81	231.00	226.38
		4 Paper	182.90	179.24	217.00	212.66
Scottish Provident		4 Online	189.00	185.22	238.00	233.24
		4 Paper	177.90	174.34	224.00	219.52
Zurich		2 Online	159.00	155.82	173.00	169.54
		4 Online	194.84	190.94	231.00	226.38
		4 Paper	183.00	179.34	217.00	212.66

All commissions relate to Life Plans with terms of 12yrs or more, apart from Exeter Family Friendly which relates to Income Protection.

The Grey figures are Gross rates and the Black figures are what you actually receive direct from the provider.

Please use these rates as a guide and the individual provider illustration will confirm the exact amount that you are due to be paid. Your agencies are normally set to 2 year commission terms unless you have requested otherwise however please check with the provider if you are unsure.

*Zurich will assess your business before enabling the 2 year terms.

*New Friends Life agency numbers after their re brand on the 24/10/2011 will automatically be set up on a 4 year basis, to change to a 2 year agency you will need to request this with Friends Life

New
Correct as at 12.01.11