

**FULL PANEL COMMISSION RATES**

Provider	Submission Process	Monthly Premium API	Annual Premium API	Equivalent Lauro	Preferred Products	Earnings Period
<b>Axa</b>	Paper	179%	189%	160%	Term Critical Illness Mortgage Protection* Income Protection*	4 Years
	Paper Indexed	190%	201%	170%		
	Online	190%	201%	170%		
	Online Indexed	201%	213%	180%		
<b>Bright Grey</b>	Paper	169%	169%	160%	Term Critical Illness	2 Years
	Paper Indexed	184%	184%	165%		
<b>BUPA</b>	Paper	168%	184%	159%	Term Critical Illness Mortgage Protection	2 Years
<b>Friends Provident</b>	Paper	179%	187%	152%	Term Critical Illness Mortgage Protection PHI	4 Years
	Portal Quote	185%	193%	157%		
	Online	191%	199%	162%		
<b>Legal &amp; General</b>	Online	179%	N/A	160%	Term Critical Illness Mortgage Protection	4 Years
<b>Liverpool Victoria</b>	Paper	162%	N/A	145%	Term Critical Illness Mortgage Protection	4 Years
	Portal Quote	168%	N/A	150%		
	Online	173%	N/A	155%		
<b>Norwich Union</b>	Paper	177%	184%	150%	Term Critical Illness Mortgage Protection	4 Years
	Online	189%	196%	160%		
<b>Prudential**</b>	Paper	Up to 212%	Up to 212%	Up to 180%	Term Critical Illness Mortgage Protection	2 Years
		Up to 236%	Up to 236%	Up to 200%		4 Years
<b>Scottish Equitable</b>	Paper	173%	183%	155%	Term Critical Illness Mortgage Protection	4 Years
	Online	184%	195%	165%		
<b>Scottish Provident</b>	Paper/Index Online/Index	166%/183%	166%/183%	157%/173%	Term Critical Illness Mortgage Protection PHI	2 Years
		176%/194%	176%/194%	167%/184%		
	Paper/Index Online/Index	176%/193%	176%/193%	157%/173%		4 Years
		186%/205%	186%/205%	167%/184%		
<b>Scottish Widows</b>	Paper	189%	196%	160%	Term Critical Illness Mortgage Protection	2 Years
<b>Standard Life</b>	Paper	165%	165%	140%	Term Income Protection Critical Illness	4 Years
	On Line	189%	189%	160%		
<b>Unum</b>	Paper	168%	N/A	150%	Critical Illness PHI	4 Years