

Preferred Panel Commission Rates

Provider	Lautro Rates *	API Rates ***
Norwich Union	170%	201%
Legal & General **	175%	196%
Friends Provident	170%	201%
Scottish Provident 2 Year ****	170%	179%
Scottish Provident 4 Year	175%	196%

- * All rates gross equivalent of Lautro
- ** Legal & General will offer a flexible pricing product, which may vary from that of the standard IFA Product
- *** Figures based on £100 per month gross over 12yr term
- **** Scottish Provident 2Year policy has reduced initial commission

*The above commission rates are available through the Preferred Panel
Details are correct at the time of going to print, rates may be subject to change.*