

# TENET

CONNECT SELECT LIME

## PROTECTION COMMISSION RATES



If you are looking for specific providers or your client has more unique needs, we have one of the largest panels of life protection providers in the market place today, which ensures that you can always offer the best solution to your clients whether it's life, critical illness or income protection. Our size means we have been able to negotiate consistently competitive rates of commission, combined with a dedicated service to give you that competitive edge.

Provider	Products	4 YEAR INDEMNITY TERMS		4 YEAR NON-INDEMNITY TERMS		Notes
		GROSS API%	NET API%	GROSS API%	NET API%	
<b>Aegon</b>	Life & Critical Illness	201.35%	195.31%	252.00%	244.44%	4 year terms only.  WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	201.35%	195.31%	252.00%	244.44%	
	Income Protection	201.35%	195.31%	252.00%	244.44%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	190.17%	184.46%	238.00%	230.86%	
	Relevant Life	190.17%	184.46%	238.00%	230.86%	
<b>AIG Life</b>	Life & Critical Illness	204.71%	198.57%	256.20%	248.51%	2 year default for ALL clients. Non-indemnity commission is on a 4 year term only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	204.71%	198.57%	256.20%	248.51%	
	Income Protection	204.71%	198.57%	256.20%	248.51%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	204.71%	198.57%	256.20%	248.51%	
	Relevant Life	204.71%	198.57%	256.20%	248.51%	
<b>Aviva</b>	Life & Critical Illness	205.00%	198.85%	256.56%	248.86%	Commission enhancements available for indexed cases. Non-indemnity commission is on a 4 year term only.
	Family Income Benefit	205.00%	198.85%	256.56%	248.86%	
	Income Protection	205.00%	198.85%	256.56%	248.86%	
	Business Protection	205.00%	198.85%	256.56%	248.86%	
	Relevant Life	205.00%	198.85%	256.56%	248.86%	
<b>Guardian</b>	Life & Critical Illness	205.00%	198.85%	241.00%	233.77%	4 year terms only. Indexed cases receive extra 8% commission. A mixture of indemnity and non-indemnity commission is also available on individual policies.
	Family Income Benefit	205.00%	198.85%	241.00%	233.77%	
	Income Protection	Coming Soon	Coming Soon	Coming Soon	Coming Soon	
	Whole of Life	Coming Soon	Coming Soon	Coming Soon	Coming Soon	
	Business Protection	Coming Soon	Coming Soon	Coming Soon	Coming Soon	
	Relevant Life	Coming Soon	Coming Soon	Coming Soon	Coming Soon	

Provider	Products	4 YEAR INDEMNITY TERMS		4 YEAR NON-INDEMNITY TERMS		Notes
		GROSS API%	NET API%	GROSS API%	NET API%	
<b>Legal &amp; General</b>	Life & Critical Illness	195.77%	189.90%	245.00%	237.65%	2 year terms are only available to firms who have a 2 year legacy agency. Legal & General no longer issue new two year terms.  Commission enhancements available for indexed cases. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	195.77%	189.90%	245.00%	237.65%	
	Income Protection	195.77%	189.90%	212.75%	206.37%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	195.77%	189.90%	245.00%	237.65%	
	Relevant Life	195.77%	189.90%	245.00%	237.65%	
<b>LV=</b>	Life & Critical Illness	204.71%	198.57%	256.20%	248.51%	2 year or 4 year terms must be decided at outset. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	204.71%	198.57%	256.20%	248.51%	
	Income Protection	204.71%	198.57%	256.20%	248.51%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	204.71%	198.57%	256.00%	248.32%	
	Relevant Life	204.71%	198.57%	256.00%	248.32%	
<b>Royal London</b>	Life & Critical Illness	204.71%	198.57%	256.20%	248.51%	2 year or 4 year terms must be decided at outset. Commission enhancements available for indexed cases. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	204.71%	198.57%	256.20%	248.51%	
	Income Protection	204.71%	198.57%	256.20%	248.51%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	204.71%	198.57%	256.20%	248.51%	
	Relevant Life	204.71%	198.57%	256.20%	248.51%	
<b>Scottish Widows Protect</b>	Life & Critical Illness	204.71%	198.57%	256.20%	248.51%	4 year terms only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	204.71%	198.57%	256.20%	248.51%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	204.71%	198.57%	256.20%	248.51%	
	Relevant Life	204.71%	198.57%	256.20%	248.51%	
<b>Vitality Life</b>	Life & Critical Illness	200.60%	194.58%	238.00%	230.86%	4 year terms only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	200.60%	194.58%	238.00%	230.86%	
	Income Protection	200.60%	194.58%	238.00%	230.86%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	200.60%	194.58%	238.00%	230.86%	
	Relevant Life	200.60%	194.58%	238.00%	230.86%	
<b>Zurich</b>	Life & Critical Illness	200.75%	194.73%	238.00%	230.86%	4 year default for advisers using iPipeline (Assureweb) and IRESS (The Exchange). All other rates and options available by contacting Zurich. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Income Protection	200.75%	194.73%	238.00%	230.86%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	200.75%	194.73%	238.00%	230.86%	
	Relevant Life	200.75%	194.73%	238.00%	230.86%	

Provider	Products	2 YEAR INDEMNITY TERMS		2 YEAR NON-INDEMNITY TERMS		Notes
		GROSS API%	NET API%	GROSS API%	NET API%	
<b>Aegon</b>	Life & Critical Illness	N/A	N/A	N/A	N/A	4 year terms only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	N/A	N/A	N/A	N/A	
	Income Protection	N/A	N/A	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	N/A	N/A	N/A	N/A	
	Relevant Life	N/A	N/A	N/A	N/A	
<b>AIG Life</b>	Life & Critical Illness	174.50%	169.27%	N/A	N/A	2 year default for ALL clients. Non-indemnity commission is on a 4 year term only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	174.50%	169.27%	N/A	N/A	
	Income Protection	174.50%	169.27%	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	174.50%	169.27%	N/A	N/A	
	Relevant Life	174.50%	169.27%	N/A	N/A	
<b>Aviva</b>	Life & Critical Illness	183.00%	177.51%	N/A	N/A	Commission enhancements available for indexed cases. Non-indemnity commission is on a 4 year term only.
	Family Income Benefit	183.00%	177.51%	N/A	N/A	
	Income Protection	183.00%	177.51%	N/A	N/A	
	Business Protection	183.00%	177.51%	N/A	N/A	
	Relevant Life	183.00%	177.51%	N/A	N/A	
<b>Guardian</b>	Life & Critical Illness	N/A	N/A	N/A	N/A	4 year terms only. Indexed cases receive extra 8% commission. A mixture of indemnity and non-indemnity commission is also available on individual policies.
	Family Income Benefit	N/A	N/A	N/A	N/A	
	Income Protection	N/A	N/A	N/A	N/A	
	Whole of Life	N/A	N/A	N/A	N/A	
	Business Protection	N/A	N/A	N/A	N/A	
	Relevant Life	N/A	N/A	N/A	N/A	
<b>Legal &amp; General</b>	Life & Critical Illness	178.99%	173.62%	N/A	N/A	2 year terms are only available to firms who have a 2 year legacy agency. Legal & General no longer issue new two year terms. Commission enhancements available for indexed cases. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	178.99%	173.62%	N/A	N/A	
	Income Protection	N/A	N/A	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	178.99%	173.62%	N/A	N/A	
	Relevant Life	178.99%	173.62%	N/A	N/A	
<b>LV=</b>	Life & Critical Illness	177.00%	171.69%	N/A	N/A	2 year or 4 year terms must be decided at outset. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	177.00%	171.69%	N/A	N/A	
	Income Protection	177.00%	171.69%	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	177.00%	171.69%	N/A	N/A	
Relevant Life	177.00%	171.69%	N/A	N/A		

Provider	Products	2 YEAR INDEMNITY TERMS		2 YEAR NON-INDEMNITY TERMS		Notes
		GROSS API%	NET API%	GROSS API%	NET API%	
<b>Royal London</b>	Life & Critical Illness	179.33%	173.95%	200.60%	194.58%	2 year or 4 year terms must be decided at outset. Commission enhancements available for indexed cases. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	179.33%	173.95%	200.60%	194.58%	
	Income Protection	179.33%	173.95%	200.60%	194.58%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	179.33%	173.95%	200.60%	194.58%	
	Relevant Life	179.33%	173.95%	200.60%	194.58%	
<b>Scottish Widows Protect</b>	Life & Critical Illness	N/A	N/A	N/A	N/A	4 year terms only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	N/A	N/A	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	N/A	N/A	N/A	N/A	
	Relevant Life	N/A	N/A	N/A	N/A	
<b>Vitality Life</b>	Life & Critical Illness	N/A	N/A	N/A	N/A	4 year terms only. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Family Income Benefit	N/A	N/A	N/A	N/A	
	Income Protection	N/A	N/A	N/A	N/A	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	N/A	N/A	N/A	N/A	
	Relevant Life	N/A	N/A	N/A	N/A	
<b>Zurich</b>	Life & Critical Illness	164.00%	159.08%	178.00%	172.66%	4 year default for advisers using iPipeline (Assureweb) and IRESS (The Exchange). All other rates and options available by contacting Zurich. WOL rates are not generic. The API% is dependent on the age of the client and term of the policy. Please contact the provider directly to discuss further.
	Income Protection	164.00%	159.08%	178.00%	172.66%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	164.00%	159.08%	178.00%	172.66%	
	Relevant Life	164.00%	159.08%	178.00%	172.66%	

#### Important Notes:

For directly authorised firms, protection panel services are offered at a commission split of 97%/3%, of which 3% of the gross commission will be paid directly to TenetSelect by the product provider. The availability of 2 year terms will be subject to firms meeting each relevant provider's qualification criteria. The availability of 2 year terms is not guaranteed. Furthermore, the availability of indemnity terms is also subject to firms meeting each provider's qualification criteria.

All rates are subject to business being transacted online and include online uplift unless otherwise stated. Terms may be different for cases submitted on paper.

All figures are quoted as API%. The maximum commission figure is achieved where the term is 12+ years. Where the term is less than 12 years the values will be reduced.

All rates displayed are for illustrative purposes only and based upon information received from the product providers. These rates may be subject to change without notice.

Renewal trail is 2.5% unless otherwise stated.

All rates correct as at September 2018.

To find out more please contact us.

Call 0113 239 5111

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