



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	2 YEAR TERMS		4 YEAR TERMS		Notes
		Indemnity API%	Non-Indemnity API%	Indemnity API%	Non-Indemnity API%	
Aegon	Life & Critical Illness	N/A	N/A	201.35%	252.00%	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	201.35%	252.00%	
	Income Protection	N/A	N/A	201.35%	252.00%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	N/A	N/A	190.17%	238.00%	
	Relevant Life	N/A	N/A	190.17%	238.00%	
AIG Life	Life & Critical Illness	174.50%	N/A	204.71%	256.20%	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%	N/A	204.71%	256.20%	
	Income Protection	174.50%	N/A	204.71%	256.20%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	174.50%	N/A	204.71%	256.20%	
	Relevant Life	174.50%	N/A	204.71%	256.20%	
Aviva	Life & Critical Illness	183.00%	N/A	205.00%	256.56%	Commission enhancements available for indexed cases. Non-indemnity commission is on a 4 year term only.
	Family Income Benefit	183.00%	N/A	205.00%	256.56%	
	Income Protection	183.00%	N/A	205.00%	256.56%	
	Business Protection	183.00%	N/A	205.00%	256.56%	
	Relevant Life	183.00%	N/A	205.00%	256.56%	
Cirencester Friendly *	Income Assured Plus	N/A	N/A	165.00%	170.00%	These products are a 3 year earnings period. If 'My Extra Benefits' are included, you will also receive an additional fixed commission; £60 Fracture & Hospitalisation Benefit, £75 for Working Life Death Benefit.
	My Earnings Insurance (Annual Escalation Premiums)	N/A	N/A	165.00%	170.00%	
	My Earnings Insurance (Level Premiums)	N/A	N/A	120.00%	125.00%	
Holloway Friendly *	Income Protection	N/A	N/A	160.00%	176.00%	These products are a 3 year earning period, with renewal commission paid at 3%.

Provider	Products	2 YEAR TERMS		4 YEAR TERMS		Notes
		Indemnity API%	Non-Indemnity API%	Indemnity API%	Non-Indemnity API%	
Legal & General	Life & Critical Illness	178.99%	N/A	195.77%	245.00%	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%	N/A	195.77%	245.00%	
	Income Protection	N/A	N/A	170.00%	212.75%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	178.99%	N/A	195.77%	245.00%	
	Relevant Life	178.99%	N/A	195.77%	245.00%	
LV=	Life & Critical Illness	177.00%	N/A	204.71%	256.20%	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%	N/A	204.71%	256.20%	
	Income Protection	177.00%	N/A	204.71%	256.20%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	177.00%	N/A	204.71%	256.20%	
	Relevant Life	177.00%	N/A	204.71%	256.20%	
Old Mutual Wealth	Life & Critical Illness (FT)	N/A	N/A	204.71%	256.20%	4 year terms only. FT = Fixed Term RT = Rolling Term 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.
	Life (RT)	N/A	N/A	185.38%	232.00%	
	Critical Illness (RT)	N/A	N/A	146.22%	165.00%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection Life & Critical Illness (FT)	N/A	N/A	204.71%	256.20%	
	Business Protection Life (RT)	N/A	N/A	185.38%	232.00%	
	Business Protection Critical Illness (RT)	N/A	N/A	146.22%	165.00%	
	Relevant Life (FT)	N/A	N/A	204.71%	256.20%	
	Relevant Life (RT)	N/A	N/A	185.38%	232.00%	
OneFamily *	Guaranteed 50 Plus Life Cover	130.00%	N/A	N/A	N/A	2 year terms only.
Royal London	Life & Critical Illness	179.33%	200.60%	204.71%	256.20%	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%	200.60%	204.71%	256.20%	
	Income Protection	179.33%	200.60%	204.71%	256.20%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	179.33%	200.60%	204.71%	256.20%	
	Relevant Life	179.33%	200.60%	204.71%	256.20%	
Scottish Widows Protect	Life & Critical Illness	N/A	N/A	204.71%	256.20%	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	204.71%	256.20%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	N/A	N/A	204.71%	256.20%	
	Relevant Life	N/A	N/A	204.71%	256.20%	

Provider	Products	2 YEAR TERMS		4 YEAR TERMS		Notes
		Indemnity API%	Non-Indemnity API%	Indemnity API%	Non-Indemnity API%	
The Exeter *	Income One Plus	N/A	N/A	210.00%	215.00%	4 year terms only.
	Pure Protection Plus	N/A	N/A	210.00%	215.00%	
	Managed Life	N/A	N/A	160.00%	165.00%	
Unum *	Income Protection	N/A	N/A	154.00%	192.00%	4 year terms only.
Vitality Life	Life & Critical Illness	177.00%	192.80%	200.60%	238.00%	4 year default terms for ALL clients. If Vitality Optimiser selected, the commission terms are enhanced subject to age/term/premium. 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%	192.80%	200.60%	238.00%	
	Income Protection	177.00%	192.80%	200.60%	238.00%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection Relevant Life	177.00% 177.00%	192.80% 192.80%	200.60% 200.60%	238.00% 238.00%	
Zurich	Life & Critical Illness	164.00%	178.50%	200.75%	238.00%	4 year default terms 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%	178.50%	200.75%	238.00%	
	Whole of Life	See notes	See notes	See notes	See notes	
	Business Protection	164.00%	178.50%	200.75%	238.00%	
	Relevant Life	164.00%	178.50%	200.75%	238.00%	

Important Notes:

* **Specialist Provider.** If you deem a product through one of the specialist providers to be suitable for your client, please send an email notification to protection@tenetgroup.co.uk. The email notification must include the client name(s), provider name, product name and a brief reason why the provider/product was recommended. This notification requirement is separate to the standard Tenet Off-Panel approval process - please see below.

Tenet Panel / Off Panel Approval – Tenet Appointed Representatives must use the Tenet Panel when recommending products. Details of the Tenet Panel and Off-Panel approval process can be found on the following Tenet Extranet page <https://www.tenetgroup.co.uk/extranet/4828.html>.

Portal Systems - iPipeline and IRESS are configured to show all providers and all products available on their protection service, so it is important you follow the Tenet Panel / Off Panel Approval information noted above.

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.

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 November 2017.

To find out more please contact us.

Call 0113 239 5111

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