



Commission Details:
Life and Specified Serious Illness and Whole of Life

Headline Commission	180% (Indexation 200%)	
Indemnity	None	
Initial Payment	100%	
Payment Period	Over 5 years (1)	
Commission Paid (non-indemnity)/Earned (indemnity)		Clawback period (when policies cancel)
Year 1	100%	5 YEARS
Year 2	20% (Indexation 40%)	
Year 3	20%	
Year 4	20%	
Year 5	20%	
Renewal	Month 61	

***Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.

(1) 100% commission paid in year 1 (non-indemnity). 20% commission paid in years 2-5 (with additional 20% commission in year 2 for indexation policies).

Please note: For indexation policies initial commission amounts in years 2-5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply.** These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.



**Commission Details:
Income Protection**

Headline Commission	200% (Indexation 220%)	
Indemnity	None	
Initial Payment	100%	
Payment Period	Over 5 years (1)	
Commission Paid (non-indemnity)/Earned (indemnity)		Clawback period (when policies cancel)
Year 1	100%	5 YEARS
Year 2	40% (Indexation 60%)	
Year 3	20%	
Year 4	20%	
Year 5	20%	
Renewal	Month 61	

***Clawback** will be applied pro-rata to the unearned portion of indemnity commission in the event of a lapse.

(1) 100% commission paid in year 1 (non-indemnity). 40% commission paid in year 2 (with additional 20% commission in year 2 for indexation policies). 20% commission paid in years 3-5.

Please note: For indexation policies initial commission amounts in years 2-5 are based on the initial premium. Renewal commission amounts are based on the premium at time of payment. No further initial commission is payable on premium increases. **Terms and conditions apply.** These commission terms and options ONLY apply to online applications and can be withdrawn for new business at any time. The availability of the indemnity commission options listed above is subject to Royal London's prior approval and authorisation. Should you wish to apply for indemnity commission please contact your Broker Consultant.