

Standard Life top up only product range

Financial adviser name:

Standard Life has a range of commission options for customers and advisers to choose from.

'**Max**' means the maximum commission Standard Life makes available under each product.

'**% taken**' means the percentage of commission your financial adviser, named above, generally takes for these products.

'**Clawback period**' is a timeframe where Standard Life can take a proportion of the commission paid back from an adviser if the premium / contributions ceases, reduces, or the product is closed.

Single contribution products

SINGLE CONTRIBUTION PENSION

| | Up front commission | Clawback Period | Trail commission |
|---|---------------------|-----------------|------------------|
| Personal Pension Plus & Plan Max | 5% | n/a | n/a |
| Percentage taken | | | |
| Executive Pension Plus Max | 1% x term (max 5%) | 4 years | n/a |
| Percentage taken | | | |
| Corporate Pension Series Max | 5% | n/a | n/a |
| Percentage taken | | | |
| Tower Pension Series Max | 5% | n/a | n/a |
| Percentage taken | | | |

SINGLE CONTRIBUTION PRSA

| | | | |
|-------------------------|--------------------|---------|-----|
| PRSA Max | 1% x term (max 5%) | 4 years | n/a |
| Percentage taken | | | |

Single contribution products continued

APPROVED (MINIMUM) RETIREMENT FUNDS

| | Up front commission | Clawback Period | Trail commission |
|----------------------------------|---------------------|-----------------|------------------|
| Synergy ARF Max | 3% | n/a | 0.5% |
| Percentage taken | | | |
| Synergy Portfolio ARF Max | 3% | n/a | 0.75% |
| Percentage taken | | | |

INVESTMENT BONDS

| | | | |
|------------------------------------|------|-----|-------|
| Synergy Investment Bond Max | 3% | n/a | 0.5% |
| Percentage taken | | | |
| Synergy Portfolio Bond Max | 3% | n/a | 0.75% |
| Percentage taken | | | |
| Moneyworks Bond Max | 3.5% | n/a | n/a |
| Percentage taken | | | |
| Prosperity Bond Max | 3.5% | n/a | 0.5% |
| Percentage taken | | | |

Regular contribution products

REGULAR CONTRIBUTION PENSION

Personal Pension Plus & Plan

| | Initial commission | Clawback Period | Renewal commission | Trail commission |
|---------------------------------|--------------------------|-----------------|--------------------|------------------|
| A Max (pre 1997 PPPlans) | 3% x term (max 60%) | n/a | 3% | n/a |
| Percentage taken | | | | |
| B Max | 2.5% x term (max 50%) | n/a | 4% | n/a |
| Percentage taken | | | | |
| C Max | 2% x term (max 40%) | n/a | 5% | n/a |
| Percentage taken | | | | |
| D Max | 1.5% x term (max 30%) | n/a | 6% | n/a |
| Percentage taken | | | | |
| E Max | 1% x term (max 20%) | n/a | 7% | n/a |
| Percentage taken | | | | |
| F Max | 8% | n/a | 8% | n/a |
| Percentage taken | | | | |

Executive Pension Plus

| | | | | |
|--------------------------------|---------------------------|---------|----|-----|
| A Max (level) | 5% | n/a | 5% | n/a |
| Percentage taken | | | | |
| B Max (initial & level) | 1.25% x term (max 25%) | 4 years | 3% | n/a |
| Percentage taken | | | | |
| C Max (level) | 8% | n/a | 8% | n/a |
| Percentage taken | | | | |

Regular contribution products continued

REGULAR CONTRIBUTION PENSION

Corporate Pension Series

| | Initial commission | Clawback Period | Renewal commission | Trail commission |
|-------------------------|--------------------------|-----------------|--------------------|------------------|
| B Max | 2.5% x term (max 50%) | n/a | 4% | n/a |
| Percentage taken | | | | |
| C Max | 2% x term (max 40%) | n/a | 5% | n/a |
| Percentage taken | | | | |
| D Max | 1.5% x term (max 30%) | n/a | 6% | n/a |
| Percentage taken | | | | |
| E Max | 1% x term (max 20%) | n/a | 7% | n/a |
| Percentage taken | | | | |
| F Max | 8% | n/a | 8% | n/a |
| Percentage taken | | | | |

Tower Pension Series

| | | | | | |
|--|-------------------------|---------------------------|-----|------|-----|
| Members joining on or after 1 September 2019 (regardless of plan start date) | Max | 1.25% x term (max 25%) | n/a | 2% | n/a |
| | Percentage taken | | | | |
| Members who joined before 1 September 2019 on 1997+ plans | Max | 2.5% x term (max 50%) | n/a | 4% | n/a |
| | Percentage taken | | | | |
| Members who joined before 1 September 2019 on 1994 - 1996 plans | Max | 3% x term (max 60%) | n/a | 3% | n/a |
| | Percentage taken | | | | |
| Members who joined before 1 September 2019 on pre 1994 plans | Max | 2.5% x term (max 60%) | n/a | 2.5% | n/a |
| | Percentage taken | | | | |

Regular contribution products continued

REGULAR CONTRIBUTION PRSA

Personal Retirement Savings Account (PRF)

| | Initial commission | Clawback Period | Renewal commission | Trail commission |
|---------------------------|---------------------------|-----------------|--------------------|------------------|
| Max (front loaded) | 1.25% x term (max 25%) | 4 years | 3% | n/a |
| Percentage taken | | | | |
| Max (level) | 5% | n/a | 5% | n/a |
| Percentage taken | | | | |

Personal Retirement Savings Account (PRS)

| | | | | |
|---------------------------|-----------------------------|-----|----|-----|
| Max (front loaded) | 0.63% x term (max 12.6%) | n/a | 3% | n/a |
| Percentage taken | | | | |
| Max (level) | 4% | n/a | 4% | n/a |
| Percentage taken | | | | |

Personal Retirement Savings Account (PRN)

| | | | | |
|--|------|------|------|------|
| | None | None | None | None |
|--|------|------|------|------|

Regular contribution products continued

SAVINGS PLAN

| | | Initial commission | Clawback Period | Renewal commission | Trail commission |
|--|-------------------------|--|-----------------|--------------------|------------------|
| Moneyworks Plan | Max | 2.5% x term (max 50%) | n/a | 4% | n/a |
| | Percentage taken | | | | |
| Capital Savings Plan Mortgage Plan Flexible Life Plan (post 1997 plans) | Max | 2.5% x term (max 50%) | n/a | 4% | n/a |
| | Percentage taken | | | | |
| Capital Savings Plan Mortgage Plan Flexible Life Plan (pre 1997 plans) | Max | 3% x term (max 60%) | n/a | 3% | n/a |
| | Percentage taken | | | | |
| Universal Life Plan (pre 1994 plans) | Max | (4% x 10) + 2.5% x (term – 10) (max 90%) | n/a | 2.5% | n/a |
| | Percentage taken | | | | |
| Universal Life Plan (1994 plans) | Max | 3% x term (max 60%) | n/a | 4% | n/a |
| | Percentage taken | | | | |
| Universal Life Plan (1994 protection plans) | Max | 3% x term (max 90%) | n/a | 3% | n/a |
| | Percentage taken | | | | |

Adviser z clause