Standard Life Synergy product range
New policies and top-ups from 3 April 2019

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

	Up front commission	Clawback Period	Trail commission
Single Contribution Pension Max	5%	n/a	1%
Percentage taken			
Single Contribution PRSA Max	5%	n/a	0.5%
Percentage taken			
Approved (Minimum) Retirement Funds Max	4%	n/a	1%
Percentage taken			
Annuities Max	2%	n/a	n/a
Percentage taken			
Investment Bonds Max	4%	n/a	1%
Percentage taken			

Regular contribution products

REGULAR CONTRIBUTION PENSION

Regular Contribution Pension

	Initial commission	Clawback Period	Renewal commission	Trail commission
Max (front loaded)	1.25% x term (max 25%)	5 years*	2%	1%
Percentage taken				
Max (level)	5%	n/a	5%	1%
Percentage taken				

Regular Contribution PRSA

	Initial commission	Clawback Period	Renewal commission	Trail commission
Max	5%	n/a	5%	0.5%
Percentage taken				

Savings Plan

		Initial commission	Clawback Period	Renewal commission	Trail commission
Funded Initial Commission*	**Max**	0% - 15%, payable as a lump sum after the first premium is paid	5 years*	n/a	1%
	Percentage taken				
Premium Based**		0% - 15%	n/a	n/a	1%
	Percentage taken				

* If the initial contributions are not maintained for 5 years, a proportion of the initial commission paid will be claimed back from your intermediary account.

**For every 1% taken there is a corresponding plan charge of 0.04% per annum. Commission is paid to you after the first premium is paid. FIC is subject to commission clawback

Standard Life top up only product range

ALL PRE 03.4.19

Financial adviser name:

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'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

	Up front commission	Clawback Period	Trail commission
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

	Up front commission	Clawback Period	Trail commission
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

	Initial commission	Clawback Period	Renewal commission	Trail commission
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

		Initial commission	Clawback Period	Renewal commission	Trail commission
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)

	Initial commission	Clawback Period	Renewal commission	Trail commission
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				

	Initial commission	Clawback Period	Renewal commission	Trail commission
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				