

# 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
<b>Max</b> (front loaded)	1.25% x term (max 25%)	5 years*	2%	1%
<b>Percentage taken</b>				
<b>Max</b> (level)	5%	n/a	5%	1%
<b>Percentage taken</b>				

### Regular Contribution PRSA

<b>Max</b>	5%	n/a	5%	0.5%
<b>Percentage taken</b>				

### Savings Plan

Funded Initial Commission*	<b>Max</b>	0% - 15%, payable as a lump sum after the first premium is paid	5 years*	n/a	1%
	<b>Percentage taken</b>				
Premium Based**		0% - 15%	n/a	n/a	1%
	<b>Percentage taken</b>				

\* 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

### 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
<b>Personal Pension Plus &amp; Plan Max</b>	5%	n/a	n/a
<b>Percentage taken</b>			
<b>Executive Pension Plus Max</b>	1% x term (max 5%)	4 years	n/a
<b>Percentage taken</b>			
<b>Corporate Pension Series Max</b>	5%	n/a	n/a
<b>Percentage taken</b>			
<b>Tower Pension Series Max</b>	5%	n/a	n/a
<b>Percentage taken</b>			

### SINGLE CONTRIBUTION PRSA

<b>PRSA Max</b>	1% x term (max 5%)	4 years	n/a
<b>Percentage taken</b>			

# Single contribution products continued

## APPROVED (MINIMUM) RETIREMENT FUNDS

	Up front commission	Clawback Period	Trail commission
<b>Synergy ARF Max</b>	3%	n/a	0.5%
<b>Percentage taken</b>			
<b>Synergy Portfolio ARF Max</b>	3%	n/a	0.75%
<b>Percentage taken</b>			

## INVESTMENT BONDS

<b>Synergy Investment Bond Max</b>	3%	n/a	0.5%
<b>Percentage taken</b>			
<b>Synergy Portfolio Bond Max</b>	3%	n/a	0.75%
<b>Percentage taken</b>			
<b>Moneyworks Bond Max</b>	3.5%	n/a	n/a
<b>Percentage taken</b>			
<b>Prosperity Bond Max</b>	3.5%	n/a	0.5%
<b>Percentage taken</b>			

# Regular contribution products

## REGULAR CONTRIBUTION PENSION

### Personal Pension Plus & Plan

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

### Executive Pension Plus

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

# Regular contribution products continued

## REGULAR CONTRIBUTION PENSION

### Corporate Pension Series

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

### Tower Pension Series

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

## Regular contribution products continued

### REGULAR CONTRIBUTION PRSA

#### Personal Retirement Savings Account (PRF)

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

#### Personal Retirement Savings Account (PRS)

<b>Max</b> (front loaded)	0.63% x term (max 12.6%)	n/a	3%	n/a
<b>Percentage taken</b>				
<b>Max</b> (level)	4%	n/a	4%	n/a
<b>Percentage taken</b>				

#### Personal Retirement Savings Account (PRN)

	None	None	None	None
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# Regular contribution products continued

## SAVINGS PLAN

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

Adviser z clause