

Select Multi-Tie Commission Rates



The Select multi-tie protection panel has been constructed to include the biggest financial services brands in the UK – Axa, Friends Provident, Legal & General, Norwich Union and Prudential.

The panel contains products structured to meet your client’s core needs and in circumstances where the providers do not meet your client requirements, you have the ultimate flexibility to disclose as whole of market where required.

Four-Year Payment terms

Provider	Term Assurance – API %		Critical Illness – API %		Income Protection – API %		Family Income Benefit – API %	
	Disclosed	Effective	Disclosed	Effective	Disclosed	Effective	Disclosed	Effective
Axa	201	192	201	192	173	165		
Friends Provident	203	194	203	194	178	170		
Legal & General	196	187	196	187	196	187	196	187
Aviva	206	198	206	198				
Prudential	206	197	206	197				

Additional Notes:

- The Select Multi-Tie panel offers enhanced rates of commission over Whole of Market rates. Providers also pay an additional sum to Sesame – this is known as the ‘Disclosure Share’ and is equivalent to 4.5%
- Disclosed Commission – This is the gross commission payable and includes the ‘Disclosure Share’ paid to Sesame
- Effective Commission – This is the commission with the ‘Disclosure Share’ deducted
- Net Commission (*not quoted*) – This is the net commission you will receive with the 14% deducted by Mortgage Next
- Rates quoted above are rounded up to the nearest whole number

All rates are displayed for illustrative purposes only and are based upon information received by Sesame and the product providers. Commission rates may be subject to change without notice. Mortgage Next cannot be held liable for any difference in the commission rate displayed and that paid by the product providers.