

Stonebridge



October 2025

Network Panel Commission Terms

Core Panel

		4 YEAR API %	3 YEAR API %	2 YEAR API %	NON INDEMNITY API %
	Term Assurance	220%	N/A	185%	265%
	Income Protection	220%	N/A	185%	256%
	Term Assurance	220%	N/A	N/A	265%
	Income Protection	220%	N/A	N/A	265%
	Term Assurance	220%	N/A	N/A	265%
	Income Protection	220%	N/A	N/A	265%
	Term Assurance	220%	N/A	192%	265%
	Income Protection	220%	N/A	192%	265%
	Term Assurance	220%	N/A	165%	265%
	Income Protection	220%	N/A	165%	265%
	Term Assurance	220%	N/A	196%	240%
	Income Protection	220%	N/A	196%	240%
	Term Assurance	220%	N/A	N/A	265%
	Income Protection	220%	N/A	N/A	265%

Off Panel

		4 YEAR API %	3 YEAR API %	2 YEAR API %	NON INDEMNITY API %
	Term Assurance	N/A	N/A	N/A	N/A
	Income Protection	N/A	180%	N/A	180%
	Term Assurance	N/A	N/A	N/A	N/A
	All Protection	190%	N/A	N/A	N/A
	Term Assurance	195%	N/A	N/A	N/A
	Income Protection	N/A	N/A	N/A	N/A
	Term Assurance	160%	N/A	N/A	168%
	Income Protection	190%	N/A	N/A	219%

Over 50's

		4 YEAR API %	3 YEAR API %	2 YEAR API %	NON INDEMNITY API %
	Term Assurance	N/A	N/A	130%	N/A
	Income Protection	N/A	N/A	N/A	N/A