Standard Life top up only product range

Financial adviser name: **Frank Lenny Financial Services Ltd. T/A Frank Lenny Financial.**

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

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

Financial adviser name: **Frank Lenny Financial Services Ltd. T/A Frank Lenny Financial.**

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

Max	5%	n/a	5%	0.5%
Percentage taken				

Savings Plan

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

Adviser z clause