

## Standard Life Synergy product range

### New policies and top-ups from 3 April 2019

**Financial adviser name: Guardian Financial Advisors**

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
<b>Single Contribution Pension Max</b>	5%	n/a	1%
<b>Percentage taken</b>	<b>3%</b>		<b>0.5%</b>
<b>Single Contribution PRSA Max</b>	5%	n/a	0.5%
<b>Percentage taken</b>	<b>3%</b>		<b>0.5%</b>
<b>Approved (Minimum) Retirement Funds Max</b>	4%	n/a	1%
<b>Percentage taken</b>	<b>3%</b>		<b>0.5%</b>
<b>Annuities Max</b>	2%	n/a	n/a
<b>Percentage taken</b>	<b>2%</b>		<b>n/a</b>
<b>Investment Bonds Max</b>	4%	n/a	1%
<b>Percentage taken</b>	<b>3%</b>		<b>0.5%</b>

# 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 25%</b>		<b>2%</b>	<b>0.5%</b>
<b>Max</b> (level)	5%	n/a	5%	1%
<b>Percentage taken</b>	<b>5%</b>		<b>3%</b>	<b>0.5%</b>

### Regular Contribution PRSA

<b>Max</b>	5%	n/a	5%	0.5%
<b>Percentage taken</b>	<b>5%</b>		<b>5%</b>	<b>0.5%</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>	<b>15%</b>		<b>n/a</b>	<b>0.5%</b>
Premium Based**		0% - 15%	n/a	n/a	1%
	<b>Percentage taken</b>	<b>15%</b>		<b>n/a</b>	<b>0.5%</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