

Aviva Group Protection - Commission Guide

This document sets out the levels of commission payable by Aviva for currently marketed Group Protection products.

Our Commission Rates:

Product Name	Minimum Commission	Standard Commission	Maximum Commission – up to and including 100 lives	Maximum Commission – Over 100 lives
Group Life, including Spouse Partner Life Assurance	0%	4%	30%	20%
Group Income Protection	0%	12%	30%	20%
Group Critical Illness	0%	12%	30%	20%

Our Commission Rates - Aviva Group Protection Online (AGPOL):

Product Name	Minimum Commission	Standard Commission	Maximum Commission
Group Life	0%	4%	30%
Group Income Protection	0%	12%	30%
Group Critical Illness	0%	12%	30%

Commission is calculated as a percentage of each premium paid to us on or after the policy start date. The applicable commission rate will be the rate chosen by you during the application process and confirmed by us in writing, subject to the limits in the 'Our Commission Rates' above. When selecting and/or changing the commission rate it is your responsibility to ensure compliance with your fair value obligations under the FCA (Financial Conduct Authority) rules.

The financial adviser must be authorised by the Regulator to carry out financial business associated with non-investment insurance contracts for commission to be payable.

Commission will be paid to the financial adviser shown on our records as the servicing adviser at the time the premium is received by us.

We reserve the right to stop paying commission in respect of a policy under the following circumstances:

- You or the policyholder advise us that you are no longer the servicing adviser for the policy
- The policy is cancelled
- The premium to which commission relates is not paid.

All commission will stop if the servicing advisor no longer holds the relevant permissions from the regulator.

Our rates of commission can be changed without notice.

Notes:

We recognise that distribution partners have costs that need to be covered to be able to deliver the services they provide to their clients. We consider that the remuneration levels in line with the tables above are fair and relative to the value of the advice provided.

The commission levels we pay to distribution partners are as part of the sale or servicing of a product. Should a client pay additional fees or charges directly to you which Aviva are not aware of or where you choose to sacrifice your commission and your client pays fees or charges directly to you, then we would expect you to ensure that your remuneration structure is clear and transparent and this does not adversely impact on the overall Value for Money received by the client in line with its own requirements under PROD 4.3.


The percentages used in this guide are for guidance only and the actual commission payable may vary due to rounding principles. Full details of the commission payable will be set out in our illustration.

Need this in a different format?

Please get in touch if you'd prefer this document (**GR06601 04/2023**) in large font, braille or as audio.

How to contact us

Get in touch with our Group Protection Sales Support Team:

 0800 145 5684

 groupprotectionsalessupport@aviva.com

 [Aviva.co.uk](https://www.aviva.co.uk)

Calls may be recorded/monitored for our joint protection.

Group Protection Sales team are available Monday to Friday 9am - 5pm.

| Retirement | Investments | Insurance | Health |

Aviva Life & Pensions UK Limited.

Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York, YO90 1WR.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 185896.

[aviva.co.uk](https://www.aviva.co.uk)

Group Protection Commission Guide GR06601 04/2023 © Aviva

