



OVERVIEW

TMA Plateau has a panel of market leading protection providers with a broad offering of products and services

Our Panel provides:

- Leading providers with a wide range of products
- Weekly direct payments
- Access to Assureweb, which will allow you to quote and apply for your customer's protection

As part of our service we'll take the hassle out of transferring your existing agencies and setting up new ones.

TMA PLATEAU LIFE & CIC

PROVIDERS	EARNINGS PERIOD	Indemnity		Non-Indemnity	
		API GROSS	API NET	API GROSS	API NET
Aegon	4 years	207.00%	196.65%	252.00%	239.40%
AIG	2 years	176.00%	167.20%	-	-
AIG	4 years	210.00%	199.50%	263.00%	249.85%
Aviva	2 years	183.00%	173.85%	204.70%	194.47%
Aviva	4 years	208.00%	197.60%	259%	246.05%
The Exeter <small>This is for impaired and managed life products only</small>	4 years	160.00%	152.00%	-	-
Guardian	4 years	205.00%	194.75%	241.00%	228.95%
L&G	4 years	201.00%	190.95%	252.00%	239.40%
LV=	2 years	185.00%	175.75%	-	-
LV=	4 years	210.00%	199.50%	263.00%	249.85%
One Family	2 years	130.00%	123.50%	130.00%	123.50%
Royal London	4 years	206.95%	196.60%	259.00%	246.05%
Scottish Widows	4 years	210.00%	199.50%	263.00%	249.85%
Vitality	4 years	205.00%	194.75%	243.60%	231.42%

Rates based on:

Minimum 12 year term, non-indexed rates, terms for business protection and WOL or policies with a term of less than 12 years may vary.
 Commission clawback for Aegon is not split at source and does not pay renewal commission. Assuming all business is transacted online.
 THIS COMMUNICATION IS DIRECTED AT MORTGAGE INTERMEDIARIES ONLY. IT IS NOT INTENDED FOR MEMBERS OF THE PUBLIC. PEOPLE WHO DO NOT HAVE MORTGAGE EXPERIENCE SHOULD NOT RELY ON THIS COMMUNICATION.
 All information is checked for accuracy and is current at 05/02/2019. However, please check the TMA website to confirm details and accuracy.

TMA PLATEAU INCOME PROTECTION

PROVIDERS	EARNINGS PERIOD	Indemnity		Non-Indemnity	
		API GROSS	API NET	API GROSS	API NET
Aegon	4 years	207.00%	196.65%	252.00%	239.40%
AIG	2 years	176.00%	167.20%	-	-
AIG	4 years	210.00%	199.50%	263.00%	249.85%
Aviva	2 years	183.00%	173.85%	204.70%	194.47%
Aviva	4 years	208.00%	197.60%	259.00%	246.05%
L&G	4 years	201.00%	190.95%	223.00%	211.85%
LV=	2 years	180.00%	171.00%	-	-
LV=	4 years	210.00%	199.50%	263.00%	249.85%
Royal London	4 years	206.95%	196.60%	259.00%	246.05%
The Exeter	2 years	126.00%	119.70%	131.00%	124.45%
The Exeter	3 years	168.00%	159.60%	173.00%	164.35%
The Exeter	4 years	210.00%	199.50%	215.00%	204.25%
Vitality	4 years	205.00%	194.75%	243.60%	231.42%

Rates based on:

Minimum 12 year term, non-indexed rates, terms for business protection and WOL or policies with a term of less than 12 years may vary.
Commission clawback for Aegon is not split at source and does not pay renewal commission. Assuming all business is transacted online.

Please note:

To set up a new agency or transfer your existing agency details please call TMA on **0330 303 0236** or refer to the TMA registration form which is included in the TMA Welcome Pack.

The TMA Team are committed to helping your business. They are always on hand to help, whatever your query.

CALL : 0330 303 0236

EMAIL: HELLO@TMACLUB.COM

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