omni PROTECT

PREMIUM SERVICES

Commission Rates

Rates as at October 2026



omnicore

PREMIUM SERVICES

Commission Rates

How Premium works: Aviva, L&G and Zurich are your three core providers. Choose three more from the +3 options. All other providers are on Omni Protect Standard.

	Omni Protect Premium with 2.5% renewal				Omni Protect Premium without renewal				Omni Protect Standard			
	Indemnity		Non-Indemnity		Indemnity		Non-Indemnity		Indemnity		Non-Indemnity	
Provider	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross	Net	Gross
Core Premium providers – included for every Premium firm												
Aviva CORE	**206.4**	215.00	**258.3**	269.07	**211.2**	220.00	**264.3**	275.33	**202.8**	208.00	**251.4**	257.81
L&G CORE	**206.4**	215.00	**226.6**	236.09	**211.2**	220.00	**235.2**	245.00	**197.9**	203.00	**217.4**	223.00
Zurich CORE	**206.4**	215.00	**244.8**	255.00	**211.2**	220.00	**250.6**	261.00	**199.9**	205.00	**236.8**	242.90
Premium +3 options – choose your three additional Premium providers												
Royal London	**206.4**	215.00	**248.6**	259.00	**211.2**	220.00	**264.3**	275.30	**201.8**	206.95	**252.5**	259.00
LV	**206.4**	215.00	**230.4**	240.00	**211.2**	220.00	**235.2**	245.00	**200.9**	206.00	**227.2**	233.00
The Exeter*	**206.4**	215.00	**242.9**	253.00	**211.2**	220.00	**237.1**	247.00	**204.8**	210.00	**215.5**	221.00
Beagle Street	**206.4**	215.00	**223.7**	233.00	**211.2**	220.00	**229.4**	239.00	**195.0**	200.00	**210.6**	216.00
Vitality	**206.4**	215.00	**244.6**	254.80	**211.2**	220.00	**251.3**	261.80	**204.8**	210.00	**241.8**	248.00
All other providers – Omni Protect Standard terms												
British Friendly	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**171.0**	180.00	**168.2**	177.00
Cirencester Friendly	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**180.5**	190.00	**180.5**	190.00
Guardian	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**199.9**	205.00	**235.0**	241.00
Holloway Friendly	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**175.8**	185.00	**211.9**	223.00
MetLife	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**190.0**	190.00	**N/A**	N/A
National Friendly	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**185.3**	195.00	**194.8**	205.00
Scottish Widows	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**199.9**	205.00	**249.6**	256.00
Shepherds Friendly	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**N/A**	N/A	**222.3**	228.00	**270.1**	277.00
Walsham Brothers	N/A								*17.5% of the monthly gross premium, paid each month in force*			

If you have any queries or are looking for advice, please contact **support@omni-protect.co.uk**

The commission rates are based on a minimum term of 12 years+. Please refer to the providers' websites for rates on terms of less than 12 years. Rates as at October 2026 and subject to change.
Gross is the commission paid by the provider, including the share retained by Omni Protect. Net is the amount you will receive. * The Exeter: rate is for income protection or multi-benefit plans. MetLife pays Omni Protect's 2.5% override on top of the commission, so the gross and net rates are the same. For intermediary use only.