



## Example of commission on Private Medical Insurance

Here is an example of the kind of commissions that self-employed agents will earn for selling Pru-Health in the UK.

The exact levels of commission obviously vary somewhat from provider to provider, business to business, and person to person, but this is a fair representation of the kind of commissions on offer in the market for selling PMI.

You will notice that Selltoyourself are assuming an unusually high commission percentage of 50%. Very few salespeople will earn this much. Also, the salesperson will have IPT of 6% deducted from their commission. Selltoyourself absorb this too, so that the customer really does get back 50% of their first year's premium, spread over 2 years.

This equates to a 25% rebate for each of their first 24 monthly payments.

Premiums shown are monthly, percentages shown are of first year's premium and commission shown are "upfront" (typically paid within 4 weeks of the first DD being processed).

Customer profile example	Monthly premium	Salesman's commision		Selltoyourself commission rebate	
		%	£	%	£
Single man (28)	£ 37.87	40%	£ 181.78	50%	£ 227.22
Married couple (30 & 28)	£ 72.05	40%	£ 345.84	50%	£ 432.30
Family (32, 30, 8 & 6)	£ 82.65	40%	£ 396.72	50%	£ 495.90
Family (45, 43, 18 & 16)	£ 95.27	40%	£ 457.30	50%	£ 571.62
Couple ( 60, 58)	£ 148.92	40%	£ 714.82	50%	£ 893.52
Couple (65, 63)	£ 191.31	40%	£ 918.29	50%	£ 1,147.86
Male pensioner (68)	£ 106.19	40%	£ 509.71	50%	£ 637.14

Find out more at their web site [www.selltoyourself.com](http://www.selltoyourself.com) or contact Mr Heywood personally at [adrian@selltoyourself.com](mailto:adrian@selltoyourself.com)

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