**Protection Clause for TOB**

We are paid by commission on non-investment products.

If you buy a non-investment product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider’s own costs and any commission.

If you subsequently cease to pay premiums on the policy, and, in consequence, we are obliged to refund all or part of the commission that has been paid to us we reserve the right to charge you a fee.