Flex Application Form

Complete this form to receive enhanced Flex Protection rates (95%)

Information correct as at: 06/02/2026 V1.3

Once you have completed this application, please email it to: protection@trustpms.com

The principal of the firm must complete and sign this application form. For advice and assistance in completing this form, please contact: **0345 230 6000** or email**: protection@trustpms.com**

By completing this application form you are authorising Premier Mortgage Service Limited (trading as PMS) to create agencies with the protection providers on the Flex panel. You are also confirming that you will adhere to the respective providers' agency terms and conditions.

If a question is **not applicable**, please indicate this clearly. If there is insufficient space for a detailed answer, or you need to provide additional information, this can be provided on a separate sheet. Any separate sheets must be signed and dated.

Section 1: Firm Details

Firm Name: (as registered with the FCA)	**FCA Number:**
Firm Status: Ltd ☐ LLP ☐ Sole Trader ☐ Partnership ☐ Other (please specify)	
Principal Name:	**Contact Number:**
Principal Email Address:	
Firm Registered Address with FCA:	**Firm Trading Address:** (if different)
Firm Turnover:	**Do you currently write protection business?** Y ☐ N ☐
Number of protection cases a month?	**Are your sales:** Advised ☐ Non-Advised ☐

Section 2: Appointed Representatives

If your company has any Appointed Representatives ("ARs"), please list the full details here. Please note that all of your company's ARs will be moved to the PMS commission terms under each provider. Only Principal firms can complete this application form.

Firm Name:	FCA Number:	Main Contact Name and email:

Premier Mortgage Service and PMS are trading styles of Premier Mortgage Service Limited, a company registered in England and Wales with number 5011650. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Section 3: Panel Request

Notes:

Agency requests: The providers will be asked to mirror your current agency terms (e.g. 2 or 4 year clawback period, indemnity or non-indemnity) but this will not be guaranteed. This will be determined by the individual providers own processes and procedures. You will need to check your terms with the providers before you submit any business. If you would like your indemnity terms to be changed; upon confirmation of your new agencies, please contact providers directly who will advise of the process and if this is available to your firm.

Section 4: Sourcing Systems

If you are an existing iPipeline user and are **new to PMS**, you will receive a **new login** to access the correct panel, and we will share data about your firm and your advisers with iPipeline for this purpose.
If you are an **existing PMS member**, the Flex protection panel will be activated using your **current login credentials**, and we will share data about your firm and your advisers with iPipeline to enable this update.

I am happy to share data about my firm and advisers with iPipeline (Assureweb) for this purpose. Y ☐ N ☐

If you are an Exchange user, please tick the box below to ensure that The Exchange will reflect the Flex protection panel and you will use your existing login. We will share data about your firm and your advisers with Iress The Exchange for this purpose.

I am happy to share data about my firm and advisers with IRESS (The Exchange). Y ☐ N ☐

Section 5: Adviser Details

Please list all advisers who require access to your chosen portal.

Title:	Adviser Name:	Email Address:	Mobile Number:

Premier Mortgage Service and PMS are trading styles of Premier Mortgage Service Limited, a company registered in England and Wales with number 5011650. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Section 6: Terms & Conditions*95/5%*

1. Premier Mortgage Service Limited (trading as PMS, "PMS") has negotiated and agreed advantageous products, commission rates, services and exclusive protection products with protection product providers (the "Services"). By completing this Application Form and joining our protection panel propositions you can access the Services, which are available via: i. Ipipeline and The Exchange; ii. Provider extranets provided by the protection product providers; and iii. Other distribution channels that we may communicate to you from time to time.
2. You shall submit at least 85% of your company's protection business through Flex, unless client circumstances or the FCA Handbook requires otherwise. Without prejudice to the generality of clause 8 in these short form terms and conditions, PMS reserves the right to remove your access to the Services if you fail to comply with this clause 2.
3. Before you can submit any business to any of the protection product providers, you will be required to enter into separate terms of business with those protection product providers. These separate terms of business will govern your relationship with the protection product providers and you are required to adhere to them.
4. You agree that PMS can receive payments that may be classed as commission from the protection providers directly. You pass on the right to receive said commission to PMS. You must disclose the gross commission paid by protection product providers.
5. You will receive 95% of the gross commission paid by the protection product providers arising out of business written by you under the Flex panel, with PMS receiving the remaining 5%.
6. You agree that we may share data (including commissions earnings data) about your firm, your advisers and the business which you have transacted using the Services with new and existing panel protection product providers, sourcing system providers and other Sesame Bankhall Group companies for administration purposes.
7. You will authorise PMS to obtain and receive data from product providers under the Flex panel to verify the quality and levels of business submitted by your company through the Flex panel and you shall take any reasonable action required by PMS to enable PMS to receive such data.
8. Your liability to repay commission ("Clawback") will be in direct proportion to the percentage of commission you have received (e.g. you will be liable for 95% of the Clawback and PMS will be liable for the remaining 5%).
9. PMS reserves the right to remove your access to the Services at any time. You acknowledge and accept that the protection product providers have the right to refuse or revoke your firm's agencies to submit business under the Flex panel proposition.
10. These short form terms and conditions only govern your access to the Services and business written by you arising out of such Services. Any other services provided by PMS will be governed by separate agreement.
11. **You agree to the use of your personal data as detailed in the data privacy notice. You confirm you have the relevant consent from the advisers listed in Section 4 above to share their personal data with PMS, the protection product providers on the protection panel proposition you are applying to join and the sourcing system provider you use.**

This form must be signed by the Principal of the firm (as listed in Section1)

Premier Mortgage Service and PMS are trading styles of Premier Mortgage Service Limited, a company registered in England and Wales with number 5011650. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Flex Application Form

Complete this form to receive enhanced Flex Protection rates (95%)

Full Name:	
Signature:	**Date:**

Section 7: Declaration *95/5%*

This section must be completed and signed by the Principal of the firm (as listed in Section 1)

I give my permission to the following providers to set up my agencies or move my existing agencies to PMS Flex:

Aviva	**L&G**	**LV=**	**Zurich**

Select **just one** provider from the below list of five:

Royal London ☐	**Guardian** ☐	**Scottish Widows** ☐	**Vitality** ☐	**The Exeter** ☐

Access to Zenith

If you are unable to submit protection business for a particular client with any of the product providers on Flex, you can access PMS's other protection panel known as "Zenith" and submit protection business to any of the product providers on Zenith (subject always to your obligations under paragraph 2 of the short form terms and conditions in Section 6).

Please advise us below of which product providers you would like to set up new, or move over existing, agencies to Zenith.

I give my permission to the following product providers to set up my agencies or move my existing agencies to Zenith:

Unum ☐	**Shepherd's Friendly** ☐	**British Friendly** ☐	**Cirencester Friendly** ☐
Guardian ☐	**Canada Life (Group)** ☐	**The Exeter** ☐	**Holloway Friendly** ☐
Royal London ☐	**Scottish Widows** ☐	**Vitality** ☐	

Premier Mortgage Service and PMS are trading styles of Premier Mortgage Service Limited, a company registered in England and Wales with number 5011650. Registered office: Aviva, Wellington Row, York, YO90 1WR.

Flex Application Form

Complete this form to receive enhanced Flex Protection rates (95%)

Firm FRN: **Provider instruction declaration:** I give authority for PMS to instruct providers to amend the firm's agencies and panels on our behalf.

Full Name:	
Signature:	**Date:**

FOR INTERMEDIARY USE ONLY

Premier Mortgage Service and PMS are trading styles of Premier Mortgage Service Limited, a company registered in England and Wales with number 5011650. Registered office: Aviva, Wellington Row, York, YO90 1WR.