

**AIA INTERNATIONAL LIMITED**  
**SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES**

Attached to and forming a part of the Broker's Contract dated on 22 February 2011 between the AIA International Limited ("the Company") and ZUU Digital Financial Services Limited ("Broker"). This Schedule of Commissions replaces and supersedes any and all Schedule of Commissions which may previously have been applied to the said Broker's Contract.

**PART I – COMPENSATION**

Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A	Column B	Column C	Column D	Column E	Column F
	Commission On Gross Premium	Override Commission	Commission On Gross Premium	Override Commission	Commission On Gross Premium	Commission On Gross Premium
<b>Product Category 1. CRITICAL ILLNESS (CI)</b>						
AIA One Absolute – Cancer & Serious Infectious Disease Protection / AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection / AIA One Absolute – Full Protection / AIA One Absolute Pearl – Full Protection						
Yearly renewable term ^	30%		10%		5%	-
5-year renewable term ^	46%		17%		5%	-
Cancer Care Essence ^	22.95%		8.5%		10%	-
EasyGuard Care Essence ^	30%		10%		5%	-
Executive Care Pro 2 <sup>#3</sup> / Multiple Care Pro 2 <sup>#3</sup>						
5-year premium term	20%		3%		3% till 5 <sup>th</sup> yr	-
10-year premium term	29%		5%		3%	-
15-year premium term	39%		10%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
Level-Up Protect Cancer Plan / Level-Up Protect Pearl Cancer Plan						
18-year premium term						
Issue Age 15 days – 65	50%		10%		3%	-
25-year premium term						
Issue Age 15 days - 55	54%		15%		3%	-
Pay to age 65						
Issue Age 15 days – 45	54%		15%		3%	-
Issue Age 46	52%		10%		3%	-
Issue Age 47	50%		10%		3%	-
Issue Age 48	46%		10%		3%	-
Issue Age 49	42%		10%		3%	-
Issue Age 50	39%		10%		3%	-
Issue Age 51	37%	OR% of CI 80% of Column A	9%	OR% of CI 50% of Column C	3%	-
Issue Age 52	35%		8%		3%	-
Issue Age 53	33%		7%		3%	-
Issue Age 54	31%		6%		3%	-
Issue Age 55	29%		5%		3%	-
On Your Side Plan / On Your Side Plan – First Gift						
10-year premium term	29%		5%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
30-year premium term	54%		27%		3%	-
Prime Care Pro 2 <sup>#3</sup> / Smart Elite Ultra <sup>#3</sup>						
10-year premium term	29%		5%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift						
10-year premium term	29%		5%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
30-year premium term	54%		27%		3%	-
Simple Care Essence / Simple Care Essence Pearl ^	46%		17%		5%	-
<b>SUPPLEMENTARY CONTRACTS</b>						
AIA One Absolute – Cancer & Serious Infectious Disease Protection Series Rider / AIA One Absolute - Full Protection Series Rider						
Yearly renewable term ^	30%		10%		5%	-
5-year renewable term ^	46%		17%		5%	-
CIR Pro / ECIR Pro / PCR Pro attached to						
a) Admire Life 2 / Bonus Power Plan 2 (Enhanced Protection) / Executive Care Pro 2 / Forever Love Coupon Plan 5 / Multiple Care Pro 2 / Prime Care Pro 2 / Protect Elite Ultra 3/ Simply Love Encore 5 (Regular Pay) / Smart Elite Ultra / Serene Life and Serene Life (Annual Dividends)	46%		17%		5%	-

Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A	Column B	Column C	Column D	Column E	Column F
	Commission On Gross Premium	Override Commission	Commission On Gross Premium	Override Commission	Commission On Gross Premium	Commission On Gross Premium
b) Other life plans Prime Care Rider <sup>#1</sup>	Follow Basic 46%		Follow Basic 17%		Follow Basic 5%	- -
AI / ADD / SADD / ADB attached to a) AIA One Absolute – Cancer & Serious Infectious Disease Protection / AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection/ AIA One Absolute – Full Protection / AIA One Absolute Pearl – Full Protection / Simple Care Essence / Simple Care Essence Pearl Cheerful Prime Care Pro attached to a) U-Select	46%  50%	OR% of CI 80% of Column A	17%  18%	OR% of CI 50% of Column C	5%  5%	-  -
<b>Product Category 2. MEDICAL (ME)</b>						
AIA VHIS Prime						
Issue Age 0 - 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 - 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
Issue Age 71 - 75 ^ #2	16%		8%		8%	8% till 10 <sup>th</sup> yr
Issue Age 76 - 80 ^ #2	13%		8%		5%	5% till 10 <sup>th</sup> yr
AIA VHIS Privilege Plus						
Issue Age 0 - 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 – 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
Issue Age 71 - 75 ^ #2	16%		8%		8%	8% till 10 <sup>th</sup> yr
Issue Age 76 - 80 ^ #2	13%		8%		5%	5% till 10 <sup>th</sup> yr
AIA VHIS Standard / Flexi						
Issue Age 0 - 65 ^	26%		7.5%		7.5%	10%
Issue Age 66 ^	25%		7.5%		7.5%	10%
Issue Age 67 ^	24%		7.5%		7.5%	10%
Issue Age 68 ^	23%		7.5%		7.5%	10%
Issue Age 69 ^	22%		7.5%		7.5%	10%
Issue Age 70 ^	21%		7.5%		7.5%	10%
Issue Age 71 ^	20%		7.5%		7.5%	10%
Issue Age 72 ^	19%		7.5%		7.5%	10%
Issue Age 73 ^	18%		7.5%		7.5%	10%
Issue Age 74 ^	17%		7.5%		7.5%	10%
Issue Age 75 ^	16%		7.5%		7.5%	10%
Issue Age 76 ^	15%		7.5%		7.5%	10%
Issue Age 77 ^	14%		7.5%		7.5%	10%
Issue Age 78 ^	13%	OR% of ME	7.5%	OR% of ME	7.5%	10%
Issue Age 79 ^	13%	80% of	7.5%	50% of	7.5%	10%
Issue Age 80 ^	13%	Column A	7.5%	Column C	7.5%	10%
Cancer Guardian 2 / Cancer Guardian Pearl 2 Series						
Issue Age 0 – 65	46%		17%		5%	-
Issue Age 66	44%		17%		5%	-
Issue Age 67	42%		17%		5%	-
Issue Age 68	40%		17%		5%	-
Issue Age 69	38%		17%		5%	-
Issue Age 70	36%		17%		5%	-
CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2						
Issue Age 0 – 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 – 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
CEO Medical Plan 5 / CEO Pearl Medical Plan 5						
Issue Age 0 – 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 – 70 ^ #2	20%		15%		10%	10%
Health Journey Guardian						
Issue Age 0 – 65 ^	26%		10%		6.5%	10%
Issue Age 66 ^	25%		10%		6.5%	10%
Issue Age 67 ^	24%		10%		6.5%	10%
Issue Age 68 ^	23%		10%		6.5%	10%
Issue Age 69 ^	22%		10%		6.5%	10%
Issue Age 70 ^	21%		10%		6.5%	10%
Issue Age 71 ^	20%		10%		6.5%	10%
Issue Age 72 ^	19%		10%		6.5%	10%
Issue Age 73 ^	18%		10%		6.5%	10%
Issue Age 74 ^	17%		10%		6.5%	10%
Issue Age 75 ^	16%		10%		6.5%	10%
Issue Age 76 ^	15%		10%		6.5%	10%

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Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Issue Age 77 ^	14%		10%		6.5%	10%
Issue Age 78 ^	13%		10%		6.5%	10%
Issue Age 79 ^	13%		10%		6.5%	10%
Issue Age 80 ^	13%		10%		6.5%	10%
Metro-Trio Series / Metro-Trio Pearl Series ^ #2	26%		18%		15%	15% till 10 <sup>th</sup> yr
Privilege Plus Pearl Medical Plan						
Issue Age 0 - 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 - 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
Issue Age 71 - 75 ^ #2	16%		8%		8%	8% till 10 <sup>th</sup> yr
Issue Age 76 - 80 ^ #2	13%		8%		5%	5% till 10 <sup>th</sup> yr
Super Good Health Medical Plan 2						
Issue Age 0 – 65 ^	26%		7.5%		7.5%	10%
Issue Age 66 ^	25%		7.5%		7.5%	10%
Issue Age 67 ^	24%		7.5%		7.5%	10%
Issue Age 68 ^	23%		7.5%		7.5%	10%
Issue Age 69 ^	22%		7.5%		7.5%	10%
Issue Age 70 ^	21%		7.5%		7.5%	10%
<b>SUPPLEMENTARY CONTRACTS</b>						
Cancer Guardian 2 Series Rider / Cancer Guardian						
Pearl 2 Series Rider						
Issue Age 0 – 65	46%		17%		5%	-
Issue Age 66	44%		17%		5%	-
Issue Age 67	42%		17%		5%	-
Issue Age 68	40%		17%		5%	-
Issue Age 69	38%		17%		5%	-
Issue Age 70	36%		17%		5%	-
AIA VHIS Privilege Rider						
Issue Age 0 - 65	25%		20%		15%	-
Issue Age 66 - 70	20%	OR% of ME	15%	OR% of ME	10%	-
Issue Age 71 - 75	16%	80% of	8%	50% of	8%	-
Issue Age 76 - 80	13%	Column A	8%	Column C	5%	-
AIA VHIS Standard / Flexi Rider						
Issue Age 0 - 65	30%		17%		5%	-
Issue Age 66	29%		17%		5%	-
Issue Age 67	28%		17%		5%	-
Issue Age 68	27%		17%		5%	-
Issue Age 69	26%		17%		5%	-
Issue Age 70	25%		17%		5%	-
Issue Age 71	24%		17%		5%	-
Issue Age 72	23%		17%		5%	-
Issue Age 73	22%		17%		5%	-
Issue Age 74	21%		17%		5%	-
Issue Age 75	20%		17%		5%	-
Issue Age 76	19%		17%		5%	-
Issue Age 77	18%		17%		5%	-
Issue Age 78	17%		17%		5%	-
Issue Age 79	17%		17%		5%	-
Issue Age 80	17%		17%		5%	-
CEO Medical Rider 5 / CEO Pearl Medical Rider 5						
Issue Age 0 – 65	25%		20%		15%	-
Issue Age 66 – 70	20%		15%		10%	-
Health Journey Guardian Rider						
Issue Age 0 – 65	26%		10%		6.5%	-
Issue Age 66	25%		10%		6.5%	-
Issue Age 67	24%		10%		6.5%	-
Issue Age 68	23%		10%		6.5%	-
Issue Age 69	22%		10%		6.5%	-
Issue Age 70	21%		10%		6.5%	-
Issue Age 71	20%		10%		6.5%	-
Issue Age 72	19%		10%		6.5%	-
Issue Age 73	18%		10%		6.5%	-
Issue Age 74	17%		10%		6.5%	-
Issue Age 75	16%		10%		6.5%	-
Issue Age 76	15%		10%		6.5%	-
Issue Age 77	14%		10%		6.5%	-
Issue Age 78	13%		10%		6.5%	-
Issue Age 79	13%		10%		6.5%	-
Issue Age 80	13%		10%		6.5%	-
Privilege Pearl Medical Rider						
Issue Age 0 - 65	25%		20%		15%	-
Issue Age 66 - 70	20%		15%		10%	-

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	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Issue Age 71 - 75	16%		8%		8%	-
Issue Age 76 - 80	13%		8%		5%	-
Severe Illness Medical Protection Rider / Severe Illness Pearl Medical Protection Rider						
Issue Age 0 – 65	25%		20%		15%	-
Issue Age 66 – 70	20%		15%		10%	-
Super Good Health Hospital & Surgical Rider 2						
Issue Age 0 – 65	30%		17%		5%	-
Issue Age 66	29%		17%		5%	-
Issue Age 67	28%		17%		5%	-
Issue Age 68	27%	OR% of ME	17%	OR% of ME	5%	-
Issue Age 69	26%	80% of	17%	50% of	5%	-
Issue Age 70	25%	Column A	17%	Column C	5%	-
Hospitalization Benefit Rider attached to						
a) Admire Life 2 / Bonus Power Vantage / Bonus Power Plan 2 (Enhanced Protection) / Executive Care Pro 2 / Forever Love Coupon Plan 5 / Multiple Care Pro 2 / Prime Care Pro 2 / Protect Elite Ultra 3/ Simply Love Encore 5 (Regular Pay) / Expert Term Life Plan / Wisdom Term Life Plan / Smart Elite Ultra / Serene Life and Serene Life (Annual Dividends) / Global Power Multi-Currency Plan 5-year premium term / U-Select	46%		17%		5%	-
b) Other life plans	Follow Basic		Follow Basic		Follow Basic	-
AI / ADD / SADD / ADB / HB attached to						
a) Health Journey Guardian	Follow Basic		Follow Basic		Follow Basic	-
Metro-Trio Series Rider / Metro-Trio Pearl Series Rider	26%		18%		15%	-
<b>Product Category 3. PROTECTION (PR)</b>						
Admire Life 2						
Single premium term ^	3.5%		-		-	-
5-year premium term	25%		5%		2% till 5 <sup>th</sup> yr	-
10-year premium term	35%		10%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
EasyGuard Term Life Plan ^ #1	22.95%		8.5%		10%	-
Expert Term Life Plan / Wisdom Term Life Plan						
Yearly renewable term ^ #1	22.95%		8.5%		10%	-
5-year renewable term ^ #1	35.1%		13%		5%	-
20-year renewable term ^ #1	50%		5.5%		5%	-
Guaranteed Issue Whole Life #1	30%	OR% of PR	5%	OR% of PR	5%	-
Serene Life and Serene Life (Annual Dividends)		80% of		50% of		
5-year premium term	15%	Column A	3%	Column C	3% till 5 <sup>th</sup> yr	-
10-year premium term	29%		5%		3%	-
25-year premium term	54%		15%		3%	-
<b>SUPPLEMENTARY CONTRACTS</b>						
Wisdom Term Life Rider / Expert Term Life Rider / AI / ADD / SADD / ADB attached to						
a) Admire Life 2 / Bonus Power Vantage/ Bonus Power Plan 2 (Enhanced Protection) / Forever Love Coupon Plan 5 / Simply Love Encore 5 (Regular Pay) / Executive Care Pro 2 / Multiple Care Pro 2 / Prime Care Pro 2 / Protect Elite Ultra 3 / Smart Elite Ultra / Serene Life and Serene Life (Annual Dividends) / Global Power Multi-Currency Plan 5-year premium term / U-Select	46%		17%		5%	-
b) Other life plans	Follow Basic		Follow Basic		Follow Basic	-
<b>Product Category 4. SAVING (SA)</b>						
AIA Deferred Annuity Plan	15%		1%		1% till 5 <sup>th</sup> yr	-
Bonus Power Vantage						
5-year premium term						
Issue Age 15 days – 60	25%	OR% of SA	5%	OR% of SA	2% till 5 <sup>th</sup> yr	-
Issue Age 61	24.50%	80% of	5%	50% of	2% till 5 <sup>th</sup> yr	-
Issue Age 62	24%	Column A	5%	Column C	2% till 5 <sup>th</sup> yr	-
Issue Age 63	23.50%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 64	23%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 65	22.50%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 66	22%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 67	21.50%		5%		2% till 5 <sup>th</sup> yr	-

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	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Issue Age 68	21%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 69	20.50%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 70	20%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 71	19%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 72	18%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 73	17%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 74	16%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 75	15%		5%		2% till 5 <sup>th</sup> yr	-
10-year premium term						
Issue Age 15 days – 60	35%		10%		3%	-
Issue Age 61	34.25%		10%		3%	-
Issue Age 62	33.50%		10%		3%	-
Issue Age 63	32.75%		10%		3%	-
Issue Age 64	32%		10%		3%	-
Issue Age 65	31.25%		10%		3%	-
Issue Age 66	30.50%		10%		3%	-
Issue Age 67	29.75%		10%		3%	-
Issue Age 68	29%		10%		3%	-
Issue Age 69	28.25%		10%		3%	-
Issue Age 70	27.50%		10%		3%	-
Single premium term ^ #1	3.5%		-		-	-
Bonus Power Plan 2 (Enhanced Protection)						
5-year premium term	25%		5%		2% till 5 <sup>th</sup> yr	-
12-year premium term	40%		10%		3%	-
18-year premium term	45%		13%		3%	-
Forever Love Coupon Plan 5						
6-year premium term #1	25%		4%		2%	-
10-year premium term	30%	OR% of SA	4%	OR% of SA	2%	-
15-year premium term	40%	80% of	8%	50% of	3%	-
20-year premium term	50%	Column A	10%	Column C	3%	-
Fortune Promise 2						
Single Premium term ^ #1	3.5%		-		-	-
Global Power Multi-Currency Plan						
Single premium term ^						
Issue Age 15 days – 65	3.5%		-		-	-
Issue Age 66	3.4%		-		-	-
Issue Age 67	3.3%		-		-	-
Issue Age 68	3.2%		-		-	-
Issue Age 69	3.1%		-		-	-
Issue Age 70	3.0%		-		-	-
Issue Age 71	2.9%		-		-	-
Issue Age 72	2.8%		-		-	-
Issue Age 73	2.7%		-		-	-
Issue Age 74	2.6%		-		-	-
Issue Age 75 – 80	2.5%		-		-	-
5-year premium term						
Issue Age 15 days – 60	25%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 61	24.5%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 62	24%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 63	23.5%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 64	23%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 65	22.5%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 66	22%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 67	21.5%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 68	21%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 69	20.5%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 70	20%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 71	19%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 72	18%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 73	17%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 74	16%		5%		2% till 5 <sup>th</sup> yr	-
Issue Age 75	15%		5%		2% till 5 <sup>th</sup> yr	-
Golden Years Income Plan #3						
3-year premium term	10%		1%		1% till 3 <sup>rd</sup> yr	-
5-year premium term	15%		1%		1% till 5 <sup>th</sup> yr	-
8-year premium term	18%		2%		2%	-
12-year premium term	23.5%		2%		2%	-
18-year premium term	36%		3%		3%	-
Life Endowment Special AP #1 #3	55%		10%		5%	-
Spring Income Plan						
Single premium term ^ #1	2.97%		-		-	-
3-year premium term #1	8%		1%		1% till 3 <sup>rd</sup> yr	-
5-year premium term #1	13%		1%		1% till 5 <sup>th</sup> yr	-

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	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Special Target Saver Plus 12Pay15 <sup>#3</sup> Simply Love Encore 5 Single premium term <sup>^ #1</sup> 5-year premium term <sup>#1</sup> 10-year premium term <sup>#1</sup> U-Select <sup>#4</sup> Whole Life <sup>^ #4</sup> Top-Up premium <sup>^</sup> Wealth Enrich Single premium term <sup>^ #1</sup>	34%  3.5% 25% 35%  34% 2%  3%	      OR% of SA 80% of Column A	1%  - 5% 10%  8.5% 2%  -	     OR% of SA 50% of Column C	1%  - 2% till 5 <sup>th</sup> yr 3%  16% 2%  -	-  - - -  0.5% till 30 <sup>th</sup> yr 2%  -
<b>SUPPLEMENTARY CONTRACTS</b> a) CEO Medical Rider 5 / CEO Medical Pearl Rider 5 / CEO Essence Medical Rider 2 / Super Good Health Hospital & Surgical Rider 2 / Career Guardian 2 Series Rider / Metro-Trio Series Rider / VHIS Flexi Rider / VHIS Prime Rider b) AI / ADD / SADD / ADB attached to Forever Love Coupon Plan 5 / Simply Love Encore 5 (Regular Pay) / Global Power Multi-Currency Plan 5-year premium term / U-Select	Follow Rider      46%		Follow Rider      17%		Follow Rider      5%	-      -
<b>Product Category 5. OTHER LIFE (NT)</b> 5-Year Guaranteed Interest Account Age 0 – 65 <sup>^</sup> Age 66 – 75 <sup>^</sup> Age 76 – 80 <sup>^</sup> 7-Year Guaranteed Interest Account Age 0 – 70 <sup>^</sup> Age 71 – 80 <sup>^</sup> FlexiMoney Account <sup>^</sup> Here For You Refundable Accident Plus Here For You Refundable Hospital Cash Here For You Refundable Surgical Cash Premium Refund - Accidental Hospital Income Secure First / Secure First Plus Silvery Protect Xtra Protect	1.5% 1.25% 1%  2.5% 2.16% 3% 10% 15% 15% 8.1% 46% 40.5% 40.5%	       OR% of NT 80% of Column A	- - -  - - - 2% 2% 2% 5% 18% 18% 18%	       OR% of NT 50% of Column C	- - -  - - - 2% 2% 2% 2% 5% 18% 18%	- - -  - - - - - - 5% till 12 <sup>th</sup> yr 20% 20%
<b>SUPPLEMENTARY CONTRACTS</b> WP / WPCI Pro / PB / PBCI Pro / EAPWP Other Riders attached to a) Admire Life 2 / Bonus Power Vantage / Bonus Power Plan 2 (Enhanced Protection) / Executive Care Pro 2 / Expert Term Life / Forever Love Coupon Plan 5 / Multiple Care Pro 2 / Prime Care Pro 2 / Protect Elite Ultra 3/ Simply Love Encore 5 (Regular Pay) / Smart Elite Ultra / Wisdom Term Life / Serene Life and Serene Life (Annual Dividends) b) Additional Purchase Option Rider c) Other life plans	Follow Basic   46%   35% Follow Basic		Follow Basic   17%   10% Follow Basic		Follow Basic   5%   3% Follow Basic	-   -   - -
<b>Product Category 6. VITALITY (VT)</b> AIA One Absolute – Cancer & Serious Infectious Disease Protection / AIA One Absolute Pearl – Cancer & Serious Infectious Disease Protection / AIA One Absolute – Full Protection / AIA One Absolute Pearl - Full Protection Yearly renewable term <sup>^</sup> 5-year renewable term <sup>^</sup> AIA VHIS Prime Issue Age 0 - 65 <sup>^ #2</sup> Issue Age 66 - 70 <sup>^ #2</sup> Issue Age 71 - 75 <sup>^ #2</sup> Issue Age 76 - 80 <sup>^ #2</sup> AIA VHIS Privilege Plus Issue Age 0 - 65 <sup>^ #2</sup> Issue Age 66 - 70 <sup>^ #2</sup> Issue Age 71 - 75 <sup>^ #2</sup> Issue Age 76 - 80 <sup>^ #2</sup> AIA VHIS Standard / Flexi Issue Age 0 - 65 <sup>^</sup> Issue Age 66 <sup>^</sup>	30% 46%  25% 20% 16% 13%  25% 20% 16% 13%  26% 25%	   OR% of VT 80% of Column A	10% 17%  20% 15% 8% 8%  20% 15% 8% 8%  7.5% 7.5%	   OR% of VT 50% of Column C	5% 5%  15% 10% 8% 5%  15% 10% 8% 5%  7.5% 7.5%	- -  15% till 10 <sup>th</sup> yr 10% till 10 <sup>th</sup> yr 8% till 10 <sup>th</sup> yr 5% till 10 <sup>th</sup> yr  15% till 10 <sup>th</sup> yr 10% till 10 <sup>th</sup> yr 8% till 10 <sup>th</sup> yr 5% till 10 <sup>th</sup> yr  10% 10%

**AIA INTERNATIONAL LIMITED**  
**SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES**

Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Issue Age 67 ^	24%		7.5%		7.5%	10%
Issue Age 68 ^	23%		7.5%		7.5%	10%
Issue Age 69 ^	22%		7.5%		7.5%	10%
Issue Age 70 ^	21%		7.5%		7.5%	10%
Issue Age 71 ^	20%		7.5%		7.5%	10%
Issue Age 72 ^	19%		7.5%		7.5%	10%
Issue Age 73 ^	18%		7.5%		7.5%	10%
Issue Age 74 ^	17%		7.5%		7.5%	10%
Issue Age 75 ^	16%		7.5%		7.5%	10%
Issue Age 76 ^	15%		7.5%		7.5%	10%
Issue Age 77 ^	14%		7.5%		7.5%	10%
Issue Age 78 ^	13%		7.5%		7.5%	10%
Issue Age 79 ^	13%		7.5%		7.5%	10%
Issue Age 80 ^	13%		7.5%		7.5%	10%
Cancer Guardian 2 / Cancer Guardian 2 Pearl Series						
Issue Age 0 – 65	46%		17%		5%	-
Issue Age 66	44%		17%		5%	-
Issue Age 67	42%		17%		5%	-
Issue Age 68	40%		17%		5%	-
Issue Age 69	38%		17%		5%	-
Issue Age 70	36%		17%		5%	-
Expert Term Life Plan / Wisdom Term Life Plan						
Yearly renewable term ^ #1	22.95%	OR% of VT	8.5%	OR% of VT	10%	-
5-year renewable term ^ #1	35.1%	80% of	13%	50% of	5%	-
20-year renewable term ^	50%	Column A	5.5%	Column C	5%	-
CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2						
Issue Age 0 – 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 – 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
Health Journey Guardian						
Issue Age 0 – 65 ^	26%		10%		6.5%	10%
Issue Age 66 ^	25%		10%		6.5%	10%
Issue Age 67 ^	24%		10%		6.5%	10%
Issue Age 68 ^	23%		10%		6.5%	10%
Issue Age 69 ^	22%		10%		6.5%	10%
Issue Age 70 ^	21%		10%		6.5%	10%
Issue Age 71 ^	20%		10%		6.5%	10%
Issue Age 72 ^	19%		10%		6.5%	10%
Issue Age 73 ^	18%		10%		6.5%	10%
Issue Age 74 ^	17%		10%		6.5%	10%
Issue Age 75 ^	16%		10%		6.5%	10%
Issue Age 76 ^	15%		10%		6.5%	10%
Issue Age 77 ^	14%		10%		6.5%	10%
Issue Age 78 ^	13%		10%		6.5%	10%
Issue Age 79 ^	13%		10%		6.5%	10%
Issue Age 80 ^	13%		10%		6.5%	10%
Level-Up Protect Cancer Plan / Level-Up Protect Pearl Cancer Plan						
18-year premium term						
Issue Age 15 days – 65	50%		10%		3%	-
25-year premium term						
Issue Age 15 days - 55	54%		15%		3%	-
Pay to age 65						
Issue Age 15 days – 45	54%		15%		3%	-
Issue Age 46	52%		10%		3%	-
Issue Age 47	50%		10%		3%	-
Issue Age 48	46%		10%		3%	-
Issue Age 49	42%		10%		3%	-
Issue Age 50	39%		10%		3%	-
Issue Age 51	37%		9%		3%	-
Issue Age 52	35%		8%		3%	-
Issue Age 53	33%		7%		3%	-
Issue Age 54	31%		6%		3%	-
Issue Age 55	29%		5%		3%	-
On Your Side Plan / On Your Side Plan – First Gift						
10-year premium term	29%		5%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
30-year premium term	54%		27%		3%	-
Privilege Plus Pearl Medical Plan						
Issue Age 0 - 65 ^ #2	25%		20%		15%	15% till 10 <sup>th</sup> yr
Issue Age 66 - 70 ^ #2	20%		15%		10%	10% till 10 <sup>th</sup> yr
Issue Age 71 - 75 ^ #2	16%		8%		8%	8% till 10 <sup>th</sup> yr
Issue Age 76 - 80 ^ #2	13%		8%		5%	5% till 10 <sup>th</sup> yr

**AIA INTERNATIONAL LIMITED**  
**SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES**

Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Protect Elite Ultra 3 / Protect Elite Ultra 3 – First Gift						
10-year premium term	29%		5%		3%	-
18-year premium term	50%		10%		3%	-
25-year premium term	54%		15%		3%	-
30-year premium term	54%		27%		3%	-
Metro-Trio Series / Metro-Trio Pearl Series ^ #2	26%		18%		15%	15% till 10 <sup>th</sup> yr
Simple Care Essence / Simple Care Essence Pearl ^	46%		17%		5%	-
Super Good Health Medical Plan 2						
Issue Age 0 – 65 ^	26%		7.5%		7.5%	10%
Issue Age 66 ^	25%		7.5%		7.5%	10%
Issue Age 67 ^	24%		7.5%		7.5%	10%
Issue Age 68 ^	23%		7.5%		7.5%	10%
Issue Age 69 ^	22%		7.5%		7.5%	10%
Issue Age 70 ^	21%		7.5%		7.5%	10%
<b>SUPPLEMENTARY CONTRACTS</b>						
AIA One Absolute – Cancer & Serious Infectious Disease Protection Series Rider / AIA One Absolute - Full Protection Series Rider						
Yearly renewable term ^	30%		10%		5%	-
5-year renewable term ^	46%		17%		5%	-
AIA VHIS Privilege Rider						
Issue Age 0 - 65	25%		20%		15%	-
Issue Age 66 - 70	20%		15%		10%	-
Issue Age 71 - 75	16%		8%		8%	-
Issue Age 76 - 80	13%		8%		5%	-
AIA VHIS Standard / Flexi Rider						
Issue Age 0 - 65	30%		17%		5%	-
Issue Age 66	29%		17%		5%	-
Issue Age 67	28%		17%		5%	-
Issue Age 68	27%		17%		5%	-
Issue Age 69	26%		17%		5%	-
Issue Age 70	25%	OR% of VT 80% of Column A	17%	OR% of VT 50% of Column C	5%	-
Issue Age 71	24%		17%		5%	-
Issue Age 72	23%		17%		5%	-
Issue Age 73	22%		17%		5%	-
Issue Age 74	21%		17%		5%	-
Issue Age 75	20%		17%		5%	-
Issue Age 76	19%		17%		5%	-
Issue Age 77	18%		17%		5%	-
Issue Age 78	17%		17%		5%	-
Issue Age 79	17%		17%		5%	-
Issue Age 80	17%		17%		5%	-
Cancer Guardian 2 / Cancer Guardian 2 Pearl Series Rider						
Issue Age 0 – 65	46%		17%		5%	-
Issue Age 66	44%		17%		5%	-
Issue Age 67	42%		17%		5%	-
Issue Age 68	40%		17%		5%	-
Issue Age 69	38%		17%		5%	-
Issue Age 70	36%		17%		5%	-
Health Journey Guardian Rider						
Issue Age 0 – 65	26%		10%		6.5%	-
Issue Age 66	25%		10%		6.5%	-
Issue Age 67	24%		10%		6.5%	-
Issue Age 68	23%		10%		6.5%	-
Issue Age 69	22%		10%		6.5%	-
Issue Age 70	21%		10%		6.5%	-
Issue Age 71	20%		10%		6.5%	-
Issue Age 72	19%		10%		6.5%	-
Issue Age 73	18%		10%		6.5%	-
Issue Age 74	17%		10%		6.5%	-
Issue Age 75	16%		10%		6.5%	-
Issue Age 76	15%		10%		6.5%	-
Issue Age 77	14%		10%		6.5%	-
Issue Age 78	13%		10%		6.5%	-
Issue Age 79	13%		10%		6.5%	-
Issue Age 80	13%		10%		6.5%	-
Metro-Trio Series Rider / Metro-Trio Pearl Series Rider	26%		18%		15%	-
Privilege Pearl Medical Rider						
Issue Age 0 - 65	25%		20%		15%	-
Issue Age 66 - 70	20%		15%		10%	-



**AIA INTERNATIONAL LIMITED**  
**SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES**

Policy Plan	First Policy Year		2 <sup>nd</sup> Policy Year		3 <sup>rd</sup> to 6 <sup>th</sup> Policy Year	7 <sup>th</sup> Policy Year and Onwards
	Column A Commission On Gross Premium	Column B Override Commission	Column C Commission On Gross Premium	Column D Override Commission	Column E Commission On Gross Premium	Column F Commission On Gross Premium
Issue Age 71 - 75	16%		8%		8%	-
Issue Age 76 - 80	13%		8%		5%	-
Super Good Health Hospital & Surgical Rider 2						
Issue Age 0 – 65	30%		17%		5%	-
Issue Age 66	29%		17%		5%	-
Issue Age 67	28%		17%		5%	-
Issue Age 68	27%		17%		5%	-
Issue Age 69	26%		17%		5%	-
Issue Age 70	25%		17%		5%	-
Severe Illness Medical Protection Rider / Severe Illness Pearl Medical Protection Rider						
Issue Age 0 – 65	25%		20%		15%	-
Issue Age 66 – 70	20%	OR% of VT 80% of Column A	15%	OR% of VT 50% of Column C	10%	-
Wisdom Term Life Rider / Expert Term Life Rider attached to						
a) Admire Life 2 / Bonus Power Vantage / Bonus Power Plan 2 (Enhanced Protection) / Simply Love Encore 5 (Regular Pay) / Executive Care Pro 2 / Multiple Care Pro 2 / Prime Care Pro 2 / Protect Elite Ultra 3 / Smart Elite Ultra / Serene Life and Serene Life (Annual Dividends) / Global Power Multi-Currency Plan 5-year premium term	46%		17%		5%	-
b) Other life plans	Follow Basic		Follow Basic		Follow Basic	-
AI / ADD / SADD / ADB attached to						
a) AIA One Absolute – Cancer & Serious Infectious Disease Protection / AIA One Absolute Pearl - Cancer & Serious Infectious Disease Protection / AIA One Absolute – Full Protection / AIA One Absolution Pearl – Full Protection / Simple Care Essence/ Simply Care Essence Pearl	46%		17%		5%	-
b) Health Journey Guardian	Follow Basic		Follow Basic		Follow Basic	-
<b>Product Category 7. ACCIDENT &amp; HEALTH</b>						
105 Premium Refund – AMR	10%		2%		2%	7 <sup>th</sup> -8 <sup>th</sup> Yr: 2%
China Assist Protection Plan	30%		25%		15%	15%
Flexi-MediGuard Hospital Income Plan	30%		25%		15%	15%
Grand VIP / Vitality Series – Grand VIP	30%		30%		30%	30%
Lady Care Pro	30%	N/A	30%	N/A	30%	30%
PAC Select 2	30%		30%		30%	30%
Super Adults Shield / Vitality Series – Super Adults	30%		30%		30%	30%
Super HealthGuard Pro	40.5%		18%		30%	30%
Super Kids Shield	25%		30%		30%	30%
Super Seniors Shield / Vitality Series – Super Seniors	30%		30%		30%	30%
Travel Smart	30%		25%		15%	15%

**Abbreviation:**

ADIP – Accidental Disability Income Plan  
ADD – Accidental Death & Dismemberment  
PB – Payor Benefit Rider  
PBCI Pro – Critical Illness Payor Benefit Rider Pro

WP – Waiver of Premium Benefit Rider  
WPCI Pro – Critical Illness Waiver of Premium Benefit Rider Pro  
EAPWP – Enhanced Advanced Payment and Waiver of Premium

**Supplementary Notes for PART I**

**Gross Premium**

“Gross Premium” shall mean the premium amount AIA International Limited receives over the life of a policy term on the basis as if the policyholder receives no discount or rebate from the Vitality status.

**First Year Commission (FYC)**

“First Year Commission” shall mean the commission paid to the Broker on the first year's premium as compensation for a newly sold policy, and the applicable commission rate of each product category is set out in Column A of the above compensation table.

## AIA INTERNATIONAL LIMITED SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES

### Enhanced Commission

The Broker is entitled to an enhanced commission rate at an additional 10% on the respective rates as shown under Column A (e.g. an enhanced rate of 33% for Guaranteed Issue Whole Life with issue age 18 – 60 (original: 30%)), and this applies:-

- (a) to all policy plans listed under category 1 (*Critical Illness*)\*, 2 (*Medical*)\*, 3 (*Protection*)\*, 4 (*Saving*)\*, 5 (*Other Life*)\* or 6 (*Vitality*)\* above;
- (b) to all rider plans listed under *Supplementary Contracts* of category 1 (*Critical Illness*), 2 (*Medical*), 5 (*Other Life*) or 6 (*Vitality*), if such rider is issued and attached to any policy plan listed under category 1 (*Critical Illness*)\*, 2 (*Medical*)\*, 3 (*Protection*)\*, 4 (*Saving*)\*, or 5 (*Other Life*)\* or 6 (*Vitality*)\*; and
- (c) if and only if the Company receives payment of first year annual premium in full no later than 14 days from its underwriting approval.

\*Save and except those plans marked with a symbol (^) which are excluded.

### Override Commission (OR)

It refers to the extra commission paid on the total sum of Commission on Gross Premium of the corresponding policy year and Enhanced Commission, if any.

### #1 Reduction of First Year Commission

A reduced First Year Commission rate shall be applied to some policies issued at age starting from 51 and up as below:

Plan	Reduction in 1 <sup>st</sup> Year Commission rate	Per additional year of Issue age
Prime Care Rider	2%	over 50
Forever Love Coupon Plan 5 6-year premium term	1%	over 60
Life Endowment Special AP ***	2%	
Simply Love Encore 5 Single premium term ### / Bonus Power Vantage Single premium term ### / Spring Income Plan Single premium term / Wealth Enrich Single premium term ##	0.1%	over 65
Spring Income Plan 3-year premium term	0.2%	
Spring Income Plan 5-year premium term	0.5%	
Simply Love Encore 5 5-year premium term ####	1%	
Expert Term Life Plan – Yearly renewable / Wisdom Term Life Plan – Yearly renewable / EasyGuard Term Life Plan	1.08%	
Expert Term Life Plan – 5-year renewable / Wisdom Term Life Plan – 5-year renewable	1.35%	
Simply Love Encore 5 10-year premium term	1.5%	
Fortune Promise 2 Single premium term	0.2%	over 70
Guaranteed Issued Whole Life	2.25%	
Life Endowment Special AP	2.5%	

\*\*\* The First Year Commission for issue age over 60 (up to 65) which between 66 and 70 follows that of 65

## The First Year Commission for issue age over 75 maintain at a level of 2% (up to max issue age 80)

### The First Year Commission for issue age over 75 maintain at a level of 2.5% (up to max issue age 80)

#### The First Year Commission for issue age over 75 maintain at a level of 15% (up to max issue age 80)

### #2 Renewal Commission on 11<sup>th</sup> Policy Year and Onwards

Plan	Issue Age	Commission
CEO Medical Plan 5 / CEO Pearl Medical Plan 5	0 – 65	10%
	66 – 70	10%
CEO Essence Medical Plan 2 / CEO Essence Pearl Medical Plan 2	0 – 70	10%
Metro-Trio Series / Metro-Trio Pearl Series	N/A	10%
AIA VHIS Prime Scheme / AIA VHIS Privilege Plus Scheme/ Privilege Plus Pearl Medical Plan (Standalone)	0 – 70	10%
	71 – 75	8%
	76 – 80	5%

### #3 Removal of Override Commission for Selected Products

Plan
Executive Care Pro 2 – All premium terms
Multiple Care Pro 2 – All premium terms
Prime Care Pro 2 – All premium terms
Smart Elite Ultra – All premium terms
Golden Years Income Plan – All premium terms
Life Endowment Special AP
Special Target Saver Plus

## AIA INTERNATIONAL LIMITED SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES

### **#4 Top Up Commission and Trailer Fee of U-Select**

	<b>Policy Year</b>	<b>OR % of Top Up Premium</b>
Top Up Commission	All policy years	Follow OR % of SA of Column A
	<b>Policy Year</b>	<b>% of Basic Account Value</b>
Trailer Fee	11 <sup>th</sup> year and onwards	0.3%

No commission is payable to the Broker on:-

- (a) the premium (or any part thereof) so waived by the Company pursuant to the terms of the policy and/or its riders; and
- (b) any extra premium charged by the Company due to temporary loading.

First Year Commission (FYC) Adjustment applies. For details of FYC adjustment rules, please refer to "FYC Adjustment Guidelines" or subsequent updated document(s) issued by the Company from time to time. A copy of FYC adjustment rules can be found in IFA & Broker Corner.

### **PART II – QUALITY BONUS<sup>#5</sup>**

Quality bonus is payable annually as a percentage of earned First Year Commission (FYC) and Enhanced Commission<sup>#7</sup>, based on both the Persistency Rate<sup>#6</sup> and the iPoS Submission Rate. Quality Bonus is only applicable to products listed in Product Categories 1 to 6, namely CI, ME, PR, SA, NT, VT and is equal to summation of (FYC and Enhanced Commission) within the year x Entitled Bonus Rate %.

Based on the Persistency Rate<sup>#6</sup> as of March of the following year and according to the below scale

Persistency Rate <sup>#6</sup>	Bonus Rate % of (FYC and Enhanced Commission) <sup>#7</sup>
95% to 100%	5%
90% to <95%	3%
85% to <90%	2%
0% to < 85%	0%

Based on the iPoS Submission Rate for the period of 1 January to 31 December and according to the below scale

iPoS Submission Rate	Bonus Rate % of (FYC and Enhanced Commission) <sup>#7</sup>
>90%	5%
80% to 90%	3%
0% to <80%	0%

<sup>#5</sup>To entitle the Quality Bonus, the Broker Contract status must be active with the Company at the time of payment. The bonus will be automatically written off if the Broker Contract is terminated at the time of payment.

<sup>#6</sup> Persistency Rate refers to LIMRA 19-month persistency ratio on a past 12-month basis by annualized premium.

<sup>#7</sup> Quality Bonus will be payable in April every year for the earned First Year Commission and Enhanced Commission for the period of 1 January to 31 December of last year. For the avoidance of doubt, Override Commission shall be excluded in the computation of Quality Bonus.

### **PART III – VITALITY BONUS**

<b>Vitality Bonus</b>	<b>On First Membership Year</b>	<b>On 2<sup>nd</sup> Membership Year and Onward</b>
On Vitality membership	HK\$172	N/A

### **Supplementary Notes for PART III**

- Vitality membership is not itself an insurance product and cannot be applied on standalone basis. It must be applied together with AIA Vitality Series product.
- Vitality bonus will only be payable after the expiry of the cooling off period of the applicable AIA Vitality Series product and is only payable once in a lifetime per life insured.
- For the avoidance of doubt, no Vitality bonus shall be payable if the life insured has obtained Vitality membership at the time of the application of any AIA Vitality Series product (irrespective of the status of the Vitality membership s/he has or may have attained).

**AIA INTERNATIONAL LIMITED**  
**SCHEDULE OF COMMISSIONS FOR NON TREASURE SERIES**

**Remarks:**

1. At any point in time, the total commission paid or payable (which includes all other remuneration in connection with the placement of policy, if any) since policy issue must not exceed total premium received by the Company since policy issue.
2. The Company shall withhold such amount or portion (if any) of the commissions which exceed the total amount of premium received by it ("Excess Commission").
3. Additional premium subsequently received by the Company will trigger release to the Broker of an equivalent amount (or a lesser sum, as the case may be) of the Excess Commission so withheld (if any), provided always that the rule under paragraph (1) hereof must be observed.
4. The OR% in Column B & D are subject to the Company's regular review from time to time.
5. The OR% in Column B & D of a policy is determined at the time of policy issue and the same rate will thereafter apply to that policy.

The above Schedule of Commissions is subject to discontinuance or change on notice to the Broker in writing by the Company, and subject to the rules aforesaid, such discontinuance or change shall apply only to policy(ies) issued after the effective date of such notice is given.

SIGNED for and on behalf of  
AIA International Limited



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Celine Lee  
Head of Business Development, Brokerage, IFA & HNW Distribution  
Date: 28 February 2022