

AIA INTERNATIONAL LIMITED
SCHEDULE OF COMMISSION FOR 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 Parich Wealth Management Ltd.. 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.

Policy Plan	First Policy Year		2 nd Policy Year	3 rd Policy Year to end of Premium Term	Trailer Fee	
	Column A On Premium Collected	Column B	Column C On Premium Collected	Column D On Premium Collected	Column E On Account Value*	Column F From Policy Year
Treasure Master Plus						
Single premium	4.75%	40% of Column A	-	-	0.2%/12 per month	6
Top-Up premium	4.75%		-	-		
Treasure Advantage 2 ^{#1}					0.5%/12 per month	5
5-year premium term	9%		3.2%	3.2%		
6-year premium term	13%		3.7%	3.7%		
7-year premium term	16.5%		4.4%	3.8%		
8-year premium term	20%		5.6%	3.8%		
9-year premium term	23.5%		6.1%	3.9%		
10-year premium term	27%		7.2%	3.9%		

* Account value is equal to the number of Units multiplied by the Bid Price on the relevant Valuation Date.

Supplementary Notes:

#1 Renewal Commission of Treasure Advantage 2

- Calculation of renewal commission is based on net premium (premium paid less partial withdrawal) of each relevant policy year and is payable at the end of each policy year ***save and except that:***
 - On the portion of premium paid for the Initial Contribution Period in the 2nd policy year, the renewal commission will be payable on the relevant premium amount upon the Company's receipt of the premium; and
 - For the remaining portion of premium paid for the 2nd policy year, the renewal commission will be payable on the relevant premium amount net of any withdrawals made during the year at the end of the 2nd policy year.
- No commission is payable to the Broker on:-
 - the premium (or any part thereof) so waived by the Company pursuant to the terms of the policy and/or its riders; and
 - any extra premium charged by the Company due to temporary loading.

Remarks:

- 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.
- 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").
- 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.

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 the premium collected by the Company subsequent to the date such notice is given.

SIGNED for and on behalf of
AIA INTERNATIONAL LIMITED



Celine Lee
Head of Brokerage, IFA & HNW Distribution
Date: 18 January, 2021