

REMUNERATION SCHEDULE - LIFE PRODUCTS

Part 1 (a) - Commission For Life Assurance

PART 1 (a) – COMMISSION FOR LIFE ASSURANCE

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received					
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year to 10 th Year
Ordinary Life						
Smart Protector II	54	18	3	3	3	3
Smart Protector 20 II	54	18	3	3	3	3
Disability Income						
Disability Income Protection/ Disability Income Protection Plus						
30 Day Waiting	48	16	5	5	5	5
60, 90 Day Waiting	42	14	5	5	5	5
180 Day Waiting	36	12	5	5	5	5
Smart Medicare	25	20	20	20	20	20
Smart Medimoney	21	20	20	20	20	20
Smart Term/Smart Elite Term						
Yearly Renewable Term with sum insured						
US\$10,000 - \$249,999	18	9	3	3	3	3
US\$250,000 - \$499,999	15	8	3	3	3	3
US\$500,000 and above	15	8	3	3	3	3
Term Insurance 5 Years/ Term Insurance 10 Years/ Term Insurance Age 75 with sum insured						
US\$10,000 - \$249,999	45	15	3	3	3	3
US\$250,000 - \$499,999	42	14	3	3	3	3
US\$500,000 and above	39	13	3	3	3	3
Smart Jumbo Saver III Series (Non-HK\$ Policy)						
Smart Jumbo Saver 10 III	35	8	2	2	2	0
Smart Jumbo Saver 20 III	48	18	3	3	3	3
Smart Jumbo Saver III	48	18	3	3	3	3
Smart Jumbo Saver 10 III (Simplified Version)	35	8	2	2	2	0
Smart Jumbo Saver III Series (HK\$ Policy)						
Smart Jumbo Saver 10 III	35	8	2	2	2	0
Smart Jumbo Saver 20 III	54	18	3	3	3	3
Smart Jumbo Saver III	54	18	3	3	3	3
Smart Jumbo Saver 10 III (Simplified Version)	35	8	2	2	2	0
Smart Saver III Series (Non-HK\$ Policy)						
Smart Saver 20 III	48	18	3	3	3	3
Smart Saver III	48	18	3	3	3	3
Smart Saver III Series (HK\$ Policy)						
Smart Saver 20 III	54	18	3	3	3	3
Smart Saver III	54	18	3	3	3	3
MAXX II Series (HK\$ Policy / Non-HK\$ Policy)						
MAXX 8 II Savings Plan ⁽¹⁾	28	6	1	1	1	0
MAXX 12 II Savings Plan ⁽¹⁾	39	8	2	2	2	0
Wealth Advance Series						
Wealth Advance Savings Plan 10 ⁽¹⁾	42	7	5	5	5	0
If the full first year annual premium is paid within 7 days from the date of approval of the basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received.						
Smart Jumbo Saver 5 III (HK\$ Policy / Non-HK\$ Policy)	25	5	1	0	0	0
Smart Jumbo Saver 5 III (Simplified Version) (HK\$ Policy / Non-HK\$ Policy)	25	5	1	0	0	0
MAXX 4 II Savings Plan (HK\$ Policy / Non-HK\$ Policy) ⁽¹⁾	18	3	1	0	0	0
Wealth Advance Savings Plan 5 ⁽¹⁾	26	3	1	1	1	0
HealthSure Hospital Income Insurance-20	35	6	1	1	1	0
HealthSure Hospital Income Insurance-15	22	6	1	1	1	0
HealthSure Hospital Income Insurance-10	18	6	1	1	1	0
⁽¹⁾ All first year compensation paid to broker (including but not limited to commissions and overriding commission) would be clawed back on natural death of insured within year 1 from the policy effective date (no claw back for suicide).						

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year to 4 th Year	5 th Year to 9 th Year	10 th Year
HealthVital II Series (Non-HK\$ Policy)					
HealthVital II Major Illness Plan – 10 Years	27	7	1	1	4
HealthVital II Major Illness Plan – 15 Years	36	15	3	4	6
HealthVital II Major Illness Plan – 20 Years	45	18	3	4	8
HealthVital II Major Illness Plan – 25 Years	46	18	3	4	9
HealthVital II Series (HK\$ Policy)					
HealthVital II Major Illness Plan – 10 Years	30	7	1	1	4
HealthVital II Major Illness Plan – 15 Years	40	15	3	4	6
HealthVital II Major Illness Plan – 20 Years	50	18	3	4	8
HealthVital II Major Illness Plan – 25 Years	52	18	3	4	9
Supplement or Rider					
HealthVital II Multiple Benefit – 10 Years	35	7	1	1	4
HealthVital II Multiple Benefit – 15 Years	45	15	3	4	6
HealthVital II Multiple Benefit – 20 Years	54	18	3	4	8
HealthVital II Multiple Benefit – 25 Years	54	18	3	4	9
HealthVital II Multiple Benefit – Pay to age 85	54	18	3	4	9
HealthVital II Multiple Benefit (Enhancer) – 10 Years	35	7	1	1	4
HealthVital II Multiple Benefit (Enhancer) – 15 Years	45	15	3	4	6
HealthVital II Multiple Benefit (Enhancer) – 20 Years	54	18	3	4	8
HealthVital II Multiple Benefit (Enhancer) – 25 Years	54	18	3	4	9
HealthVital II Multiple Benefit (Enhancer) – Pay to age 85	54	18	3	4	9
HealthVital II Early Stage Major Illness– 10 Years	35	7	1	1	4
HealthVital II Early Stage Major Illness– 15 Years	45	15	3	4	6
HealthVital II Early Stage Major Illness– 20 Years	54	18	3	4	8
HealthVital II Early Stage Major Illness – 25 Years	54	18	3	4	9
HealthVital II Early Stage Major Illness – Pay to age 85	54	18	3	4	9
HealthSelect II Series (Non-HK\$ Policy)					
HealthSelect II Major Illness Plan – 20 Years	45	18	3	4	8
HealthSelect II Major Illness Plan – 25 Years	46	18	3	4	9
HealthSelect II Series (HK\$ Policy)					
HealthSelect II Major Illness Plan – 20 Years	50	18	3	4	8
HealthSelect II Major Illness Plan – 25 Years	52	18	3	4	9
Supplement or Rider					
Multiple Benefit III – 20 Years	54	18	3	4	8
Multiple Benefit III – 25 Years	54	18	3	4	9
Multiple Benefit III – Pay to age 85	54	18	3	4	9
Multiple Benefit III (Enhancer) – 20 Years	54	18	3	4	8
Multiple Benefit III (Enhancer) – 25 Years	54	18	3	4	9
Multiple Benefit III (Enhancer) – Pay to age 85	54	18	3	4	9
Early Stage Major Illness III – 20 Years	54	18	3	4	8
Early Stage Major Illness III – 25 Years	54	18	3	4	9
Early Stage Major Illness III – Pay to age 85	54	18	3	4	9
HealthElite Critical Illness Insurance					
HealthElite Critical Illness Insurance – 10 Years	30	7	1	1	4
HealthElite Critical Illness Insurance – 15 Years	40	15	3	4	6
HealthElite Critical Illness Insurance – 20 Years	50	18	3	4	8
HealthElite Critical Illness Insurance – 25 Years	52	18	3	4	9
Supplement or Rider					
HealthElite Enhanced Benefit Supplement – 10 Years	35	7	1	1	4
HealthElite Enhanced Benefit Supplement – 15 Years	45	15	3	4	6
HealthElite Enhanced Benefit Supplement – 20 Years	54	18	3	4	8
HealthElite Enhanced Benefit Supplement – 25 Years	54	18	3	4	9

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received	
	1 st Year	2 nd Year until policy end
Global Elite II Health Plan	16	16

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year to 10 th Year	11 th Year until policy end
MediPartner Health Plan	25	15	7.5
If the full first year annual premium is paid within 7 days from the date of approval of the basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received.			

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
Prime Harvest Series					
Prime Harvest Income Plan – 5	23	1	1	0	0
Prime Harvest Income Plan – 10*	33	1	1	1	1
Ever Harvest Series					
Ever Harvest Income Plan – 5	21	1	1	0	0
Ever Harvest Income Plan – 10*	30	1	1	1	1
All first year compensation paid to broker (including but not limited to commissions and overriding commission) would be clawed back on natural death of insured within year 1 from the policy effective date (no claw back for suicide).					
* If the full first year annual premium is paid within 7 days from the date of approval of the basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received.					

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year to 10 th Year	11 th Year until policy end
Cancer Therapy Insurance II	25	15	7.5
Cancer And Stroke Therapy Insurance	25	15	7.5

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received					
	1 st Year	2 nd Year	3 rd Year to 4 th Year	5 th Year to 9 th Year	10 th Year	11 th Year until policy end
CritiPartner Critical Illness Plan – 10	30	7	1	1	4	0
CritiPartner Critical Illness Plan – 15	40	15	3	4	6	0
CritiPartner Critical Illness Plan – 20	50	18	3	4	8	0
CritiPartner Critical Illness Plan – 25	52	18	3	4	9	0

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year	3 rd Year to 10 th Year
Lifelong Care Partner Insurance	42	18	3
All first year compensation paid to broker (including but not limited to commissions and overriding commission) would be clawed back in the following events occurring within year 1 from the plan issue date: (i) on natural death; or (ii) if the plan is cancelled or rescinded with refund of total premium paid in accordance to Waiting Period Provision.			

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received	
	1 st Year	
Precious Mom and Child Insurance Single Premium	10	

Non Investment-linked Policy Plans	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year to 5 th Year	6 th Year to 8 th Year	9 th Year to 10 th Year
Fortune Guard Life Insurance (Non-HK\$ Policy)					
Fortune Guard Life Insurance – 10 Years	30	6	1	0	0
Fortune Guard Life Insurance – 15 Years	40	15	3	3	0
Fortune Guard Life Insurance – 20 Years	52	18	3	3	3
Fortune Guard Life Insurance – Pay to age 100	52	18	3	3	3
Fortune Guard Life Insurance (HK\$ Policy)					
Fortune Guard Life Insurance –10 Years	28	6	1	0	0
Fortune Guard Life Insurance – 15 Years	38	15	3	3	0
Fortune Guard Life Insurance– 20 Years	50	18	3	3	3
Fortune Guard Life Insurance – Pay to age 100	50	18	3	3	3
Supplement or Rider					
Fortune Guard Accident Protector – 10 Years	30	6	1	0	0
Fortune Guard Accident Protector – 15 Years	40	15	3	3	0
Fortune Guard Accident Protector – 20 Years	52	18	3	3	3
Fortune Guard Accident Protector – Pay to age 85	52	18	3	3	3
Fortune Protector Life Insurance (Non-HK\$ Policy)					
Fortune Protector Life Insurance – 10 Years	27	6	1	0	0
Fortune Protector Life Insurance – 15 Years	37	15	3	3	0
Fortune Protector Life Insurance – 20 Years	48	18	3	3	3
Fortune Protector Life Insurance – Pay to age 100	48	18	3	3	3
Fortune Protector Life Insurance (HK\$ Policy)					
Fortune Protector Life Insurance – 10 Years	26	6	1	0	0
Fortune Protector Life Insurance – 15 Years	35	15	3	3	0
Fortune Protector Life Insurance – 20 Years	46	18	3	3	3
Fortune Protector Life Insurance – Pay to age 100	46	18	3	3	3
If the full first year annual premium is paid within 7 days from the date of approval of the basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received.					

Investment-linked Policy Plans	Commission as Percentage of Premium Received		Withhold % on first year commission
	1 st Year	2 nd Year to target contribution period	
Pulsar II Investment Insurance Plan			
Pulsar II Investment Insurance 10	17.50	1.95	14.29
Pulsar II Investment Insurance 11	19.50	2.05	15.38
Pulsar II Investment Insurance 12	21.50	2.05	16.28
Pulsar II Investment Insurance 13	23.50	2.05	17.02
Pulsar II Investment Insurance 14	26.00	2.05	19.23
Pulsar II Investment Insurance 15	28.50	2.05	21.05
Pulsar II Investment Insurance 16	30.50	2.15	21.31
Pulsar II Investment Insurance 17	32.50	2.15	21.54
Pulsar II Investment Insurance 18	35.00	2.15	22.86
Pulsar II Investment Insurance 19	37.50	2.15	24.00
Pulsar II Investment Insurance 20	40.00	2.15	25.00
Pulsar II Investment Insurance 21	44.00	2.50	28.41
Pulsar II Investment Insurance 22	48.00	2.50	31.25
Pulsar II Investment Insurance 23	52.00	2.50	33.65
Pulsar II Investment Insurance 24	56.00	2.50	35.71
Pulsar II Investment Insurance 25	60.00	2.50	37.50

Renewal Commission will be payable:

- (1) If the Net Contribution of the policy in the past 18 months is zero or negative, no commission will be paid on the current mode of premium received.
- (2) If the Net Contribution of the policy in the past 18 months is positive, renewal commission will be paid on the current mode of premium received based on the above schedule.
- (3) Net Contribution means the premium paid is net off by the partial withdrawal in a policy

The withheld first year commission and overriding commission will be released in 2nd year according to payment mode.

Evolution for Professional Investor 105	ACR(i)	ACR(ii)	ACR(iii)	ACR(iv)
First Year Commission (upfront)	Maximum 7% to be paid upfront to broker	Maximum 6.5% to be paid upfront to broker	Maximum 7% to be paid upfront to broker	Maximum 5% to be paid upfront to broker
Renewal Commission	Nil	Nil	Nil	0.5% p.a. on each initial or additional premium paid Renewal commission is payable on the 6 th , 7 th , 8 th and 9 th anniversaries since the relevant premium paid
Trailer commission	0.01% p.a. from the 6 th year and onwards Payable annually in arrears		0.01% p.a. from the 2 nd year and onwards Payable annually in arrears	0.01% p.a. from the 9 th year and onwards Payable annually in arrears

Investment-linked Policy Plans	Commission as Percentage of Premium Received		Commission as Percentage of Monthly Account Balance ⁽²⁾
	1 st Year	2 nd Year to 6 th Year	Trail Commission ⁽¹⁾
Orion II Investment Insurance Plan			
Basic Premium	40	8.13	0.25 p.a.
Top-up Premium	2.3% of Top-up Premium		
Lump Sum Premium	2.3% of Lump Sum Premium		
(1) Starting from the 7 th policy year until policy ends, the Company will pay Trail Commission monthly based on the monthly account balance of the policy as at the same day each month as the policy effective date.			
(2) Monthly account balance is determined by the Account Value of the policy on the same day each month as the policy effective date.			
(3) Renewal Commission means the commission payable when the premium received in the 2 nd Year to the 6 th Year.			
(4) Overriding Commission of renewal commission is applied.			

Investment-linked Policy Plans	Commission as Percentage of Premium Received	Commission as Percentage of Monthly Account Balance ⁽²⁾
	1 st Year	Trail Commission ⁽¹⁾
Signature II Investment Insurance Plan Lump Sum Premium	3% of Lump Sum Premium	0.1 p.a.
(1) Starting from the 6 th policy year until policy ends, the Company will pay Trail Commission monthly based on the monthly account balance of the policy as at the same day each month as the policy effective date.		
(2) Monthly account balance is determined by the Account Value of the policy on the same day each month as the policy effective date.		

Supplement or Rider for non-investment-linked policy plans, except Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, MAXX II Series, HealthVital II Series, HealthSelect II Series, CritiPartner Critical Illness Plan, Fortune Guard Series, Fortune Protector Series, HealthElite Series, Wealth Advance Series, Prime Harvest Series and Ever Harvest Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year to 9 th Year	10 th Year
Waiver of Premium	Same as Basic Policy (Exclude Limited Pay Plan)						
Applicant's Waiver of Premium	Same as Basic Policy (Exclude Limited Pay Plan)						
Smart Lady	Same as Basic Policy (Exclude Limited Pay Plan)						
Living Insurance Plus	Same as Basic Policy (Exclude Limited Pay Plan)						
Extra Living Insurance	Same as Basic Policy (Exclude Limited Pay Plan)						
Smart Living Insurance	Same as Basic Policy (Exclude Limited Pay Plan)						
Extra CARE	Same as Basic Policy (Exclude Limited Pay Plan)						
Accident Protector	Same as Basic Policy (Exclude Limited Pay Plan)						
Disability Income Protection/ Disability Income Protection Plus	Same as Basic Policy (Exclude Limited Pay Plan)						
30 Day Waiting	48	16	5	5	5	5	5
60, 90 Day Waiting	42	14	5	5	5	5	5
180 Day Waiting	36	12	5	5	5	5	5
Smart Medicare	25	20	20	20	20	20	20
Smart Medimoney	21	20	20	20	20	20	20
Smart Medimoney – First Year \$1 Supplement	20	25	20	20	20	20	20
Smart Term/Smart Elite Term							
Yearly Renewable Term							
with sum insured							
US\$10,000 - \$249,999	18	9	3	3	3	3	3
US\$250,000 - \$499,999	15	8	3	3	3	3	3
US\$500,000 and above	15	8	3	3	3	3	3
Term Insurance 5 Years/ Term Insurance 10 Years/ Term Insurance Age 75							
with sum insured							
US\$10,000 - \$249,999	45	15	3	3	3	3	3
US\$250,000 - \$499,999	42	14	3	3	3	3	3
US\$500,000 and above	39	13	3	3	3	3	3
Term Insurance 10 Years (First Year Free)	0	30	3	3	3	3	3
Child Accident Protector	30	6	1	1	1	0	0
An additional 10% first year commission of the above percentage is applied to the above supplement or rider if the basic plan is eligible to the clause "If the full first year annual premium is paid within 7 days from the underwriting approval date of basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received."							

Supplement or Rider	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year to 10 th Year	11 th Year until policy end
Cancer Therapy Insurance II	25	15	7.5
Cancer And Stroke Therapy Insurance	25	15	7.5
An additional 10% first year commission of the above percentage is applied to the above supplement or rider if the basic plan is eligible to the clause "If the full first year annual premium is paid within 7 days from the underwriting approval date of basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received."			

Supplement or Rider for Wealth Advance Series, Prime Harvest Series and Ever Harvest Series only	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year	3 rd Year to 10 th Year
Accident Protector (First Year Free)	0	45	3

Supplement or Rider for Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, MAXX II Series, HealthVital II Series, HealthSelect II Series, CritiPartner Critical Illness Plan, Fortune Protector Series, Orion II Investment Insurance Plan, HealthElite Series, Wealth Advance Series, Prime Harvest Series and Ever Harvest Series	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year to 5 th Year	6 th Year to 8 th Year	9 th Year to 10 th Year
Ever Care Accident Protector – 10 Years	27	6	1	0	0
Ever Care Accident Protector – 15 Years	37	15	3	3	0
Ever Care Accident Protector – 20 Years	48	18	3	3	3
Ever Care Accident Protector – Pay to age 85	48	18	3	3	3
An additional 10% first year commission of the above percentage is applied to the above supplement or rider if the basic plan is eligible to the clause "If the full first year annual premium is paid within 7 days from the underwriting approval date of basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received."					

Supplement or Rider for Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, MAXX II Series, HealthSelect II Series, CritiPartner Critical Illness Plan, Fortune Guard Series, Fortune Protector Series, Orion II Investment Insurance Plan, Wealth Advance Series, Prime Harvest Series and Ever Harvest Series	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year to 4 th Year	5 th Year to 9 th Year	10 th Year
Early Stage Major Illness III – 10 Years	35	7	1	1	4
Early Stage Major Illness III – 15 Years	45	15	3	4	6
Early Stage Major Illness III – 20 Years	54	18	3	4	8
Early Stage Major Illness III – 25 Years	54	18	3	4	9
Early Stage Major Illness III – Pay to age 85	54	18	3	4	9
An additional 10% first year commission of the above percentage is applied to the above supplement or rider if the basic plan is eligible to the clause "If the full first year annual premium is paid within 7 days from the underwriting approval date of basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received."					

Supplement or Rider for Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, MAXX II Series, HealthVital II Series, HealthSelect II Series, CritiPartner Critical Illness Plan, Fortune Guard Series, Fortune Protector Series, Orion II Investment Insurance Plan, HealthElite Series, Wealth Advance Series, Prime Harvest Series and Ever Harvest Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year to 9 th Year	10 th Year
Waiver of Premium	54	18	3	3	3	3	3
Applicant's Waiver of Premium	54	18	3	3	3	3	3
Smart Lady	54	18	3	3	3	3	3
Living Insurance Plus	54	18	3	3	3	3	3
Extra Living Insurance	54	18	3	3	3	3	3
Smart Living Insurance	54	18	3	3	3	3	3
Extra CARE	54	18	3	3	3	3	3
Accident Protector	54	18	3	3	3	3	3
Disability Income Protection/ Disability Income Protection Plus							
30 Day Waiting	48	16	5	5	5	5	5
60, 90 Day Waiting	42	14	5	5	5	5	5
180 Day Waiting	36	12	5	5	5	5	5
Smart Medicare	25	20	20	20	20	20	20
Smart Medimoney	21	20	20	20	20	20	20
Smart Medimoney – First Year \$1 Supplement	20	25	20	20	20	20	20
Smart Term/Smart Elite Term							
Yearly Renewable Term with sum insured							
US\$10,000 - \$249,999	18	9	3	3	3	3	3
US\$250,000 - \$499,999	15	8	3	3	3	3	3
US\$500,000 and above	15	8	3	3	3	3	3
Term Insurance 5 Years/ Term Insurance 10 Years/ Term Insurance Age 75 with sum insured							
US\$10,000 - \$249,999	45	15	3	3	3	3	3
US\$250,000 - \$499,999	42	14	3	3	3	3	3
US\$500,000 and above	39	13	3	3	3	3	3
Child Accident Protector	30	6	1	1	1	0	0
Lifelong Care Partner Insurance*	42	18	3	3	3	3	3

An additional 10% first year commission of the above percentage is applied to the above supplement or rider if the basic plan is eligible to the clause "If the full first year annual premium is paid within 7 days from the underwriting approval date of basic plan, the Company will pay an additional first year commission of 10% of the above percentages in respect of such full first year annual premium received."

*All first year compensation paid to broker (including but not limited to commissions and overriding commission) would be clawed back in the following events occurring within year 1 from the plan issue date: (i) on natural death; or (ii) if the plan is cancelled or rescinded with refund of total premium paid in accordance to Waiting Period Provision.