

Appendix A - Commission for life assurance

Effective Date: August 2021

As of the Effective Date, commissions for life assurance shall be calculated and determined based on this Appendix A.

Non Investment-linked Policy Plans (Table 1)	Commission as Percentage of Premium Received					
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th 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 Start	25	20	20	20	20	20
Smart Medimoney	21	20	20	20	20	20
WiseGuard Medical	10	10	10	10	10	10
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
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.						
* 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 (Table 2)	Commission as Percentage of Premium Received					
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th to 10 th Year
Smart Jumbo Saver III Series						
Smart Jumbo Saver 5 III	25	5	1	0	0	0
Smart Jumbo Saver 5 III (Simplified Version)*	25	5	1	0	0	0
HealthSure Hospital Income Series (shelved)						
HealthSure Hospital Income Insurance-10 (shelved)	18	6	1	1	1	0
HealthSure Hospital Income Insurance-15 (shelved)	22	6	1	1	1	0
HealthSure Hospital Income Insurance-20 (shelved)	35	6	1	1	1	0
* 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 (Table 3)	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th 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

Non Investment-linked Policy Plans (cont. Table 3)	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th to 9 th Year	10 th Year
Supplement or Rider					
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
CritiPartner Critical Illness Series (shelved)					
CritiPartner Critical Illness Plan – 10 Years (shelved)	30	7	1	1	4
CritiPartner Critical Illness Plan – 15 Years (shelved)	40	15	3	4	6
CritiPartner Critical Illness Plan – 20 Years (shelved)	50	18	3	4	8
CritiPartner Critical Illness Plan – 25 Years (shelved)	52	18	3	4	9
CritiPartner Plus Critical Illness Series (shelved)					
CritiPartner Plus Critical Illness Plan – 10 Years (shelved)	30	7	1	1	4
CritiPartner Plus Critical Illness Plan – 15 Years (shelved)	40	15	3	4	6
CritiPartner Plus Critical Illness Plan – 20 Years (shelved)	50	18	3	4	8
CritiPartner Plus Critical Illness Plan – 25 Years (shelved)	52	18	3	4	9
LoveAssure Critical Illness Series					
LoveAssure Critical Illness Plan – 10 Years	30	7	1	1	4
LoveAssure Critical Illness Plan – 15 Years	40	15	3	4	6
LoveAssure Critical Illness Plan – 20 Years	50	18	3	4	8
LoveAssure Critical Illness Plan – 25 Years	52	18	3	4	9
LoveAssure Plus Critical Illness Series					
LoveAssure Plus Critical Illness Plan – 10 Years	30	7	1	1	4
LoveAssure Plus Critical Illness Plan – 15 Years	40	15	3	4	6
LoveAssure Plus Critical Illness Plan – 20 Years	50	18	3	4	8
LoveAssure Plus Critical Illness Plan – 25 Years	52	18	3	4	9
	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year	4 th Year until policy end	
MultiPro Critical Illness Protection Series					
MultiPro/MultiPro Plus Critical Illness Plan – 10 Years	25	12	0	0	
MultiPro/MultiPro Plus Critical Illness Plan – 15 Years	35	20	5	0	
MultiPro/MultiPro Plus Critical Illness Plan – 20 Years	45	25	6	0	
MultiPro/MultiPro Plus Critical Illness Plan – 25 Years	48	25	6	0	
SurgiCare Surgical Insurance Plan	40	30	5	0	

Non Investment-linked Policy Plans (Table 4)	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
Flexi Power Saver Series					
Flexi Power Saver - 1 pay 12	3.8	0	0	0	0
Flexi Power Saver - 6 pay 12	25	5	1	0	0
Flexi Power Saver - 6 pay 18	28	5	1	0	0
Flexi Power Saver - 12 pay 18*	40	8	2	2	2
IncomePartner Deferred Annuity Series (Shelved)					
IncomePartner Deferred Annuity Plan - 5 pay 10 (Shelved)	12	1	1	0	0
IncomePartner Deferred Annuity Plan - 5 pay 20 (Shelved)	12	1	1	0	0
IncomePartner Deferred Annuity Plan - 10 pay 10* (Shelved)	18	1	1	1	1
IncomePartner Deferred Annuity Plan - 10 pay 20* (Shelved)	18	1	1	1	1
IncomeEnrich Deferred Annuity Series					
IncomeEnrich Deferred Annuity Plan - 5 pay 10	12	1	1	0	0
IncomeEnrich Deferred Annuity Plan - 5 pay 20	12	1	1	0	0
IncomeEnrich Deferred Annuity Plan - 10 pay 10*	18	1	1	1	1
IncomeEnrich Deferred Annuity Plan - 10 pay 20*	18	1	1	1	1
Wealth Genius Income Series					
Wealth Genius Income Plan – 3	12	2	0	0	0
Wealth Genius Income Plan – 5	23	1	1	0	0
Wealth Genius Income Plan – 10*	33	1	1	1	1
Wealth Ultra Savings Series					
Wealth Ultra Savings Plan – 2 (shelved)	8	0	0	0	0
Wealth Ultra Savings Plan – 8	36	3	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).					
Wealth Advance Savings Series II - Ultimate					
Wealth Advance Savings Plan II Ultimate – 5	36	3	1	1	1
Wealth Advance Savings Plan II Ultimate – 10*	42	7	5	5	5
All first year compensation paid to broker (including by 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). However, it is not applicable to Wealth Advance Savings Series II policies (the version with extra 30% of total standard premium paid as death benefit) with aggregated annualized first year premium greater than USD200,000.					
LifeDelight Insurance Series					
LifeDelight Insurance Plan - 10	34	1	1	1	1
LifeDelight Insurance Plan – 18	46	10	2	2	2
* 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 (Table 5)	Commission as Percentage of Premium Received		
	1 st Year	2 nd Year	3 rd 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 (Table 6)	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 (Table 7)	Commission as Percentage of Premium Received		
	1 st Year	2 nd to 10 th Year	11 th Year until policy end
MediPartner Health Plan*	25	15	7.5
Cancer Therapy Insurance II	25	15	7.5
Cancer And Stroke Therapy Insurance	25	15	7.5
WiseGuard Pro Medical Insurance Plan*	25	15	7.5
Pink Medical Insurance Plan*	20	10	10
*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 (Table 8)	Commission as Percentage of Premium Received	
	1 st Year	
Precious Mom and Child Insurance		
Single Premium	10	

Non Investment-linked Policy Plans (Table 9)	Commission as Percentage of Premium Received				
	1 st Year	2 nd Year	3 rd to 5 th Year	6 th to 8 th Year	9 th 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
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
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
Ever Care Accident Protector Supplement – 10	27	6	1	0	0
Ever Care Accident Protector Supplement – 15	37	15	3	3	0
Ever Care Accident Protector Supplement – 20	48	18	3	3	3
Ever Care Accident Protector Supplement – Pay to age 85	48	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 (Table 10)	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.
<p>(1) Starting from the 6th 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.</p> <p>(2) Monthly account balance is determined by the Account Value of the policy on the same day each month as the policy effective date.</p>		

Investment-linked Policy Plans (Table 11)	Commission as Percentage of Premium Received		Commission as Percentage of Monthly Account Balance ⁽²⁾
	1 st Year	2 nd 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 (Table 12)	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
<p>Renewal Commission will be payable:</p> <p>(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.</p> <p>(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.</p> <p>(3) Net Contribution means the premium paid is net off by the partial withdrawal in a policy</p> <p>The withheld first year commission and overriding commission will be released in 2nd year according to payment mode.</p>			

Supplement or Rider (Table 13) for non-investment-linked policy plans, except Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, HealthVital II Series, HealthSelect II Series, Fortune Series, Flexi Power Saver Series (regular premium plans), Wealth Advance Saving Series II, LifeDelight Insurance Series, Wealth Genius Income Series, IncomeEnrich Deferred Annuity Series, Wealth Ultra Savings Series, MultiPro Critical Illness Protection Series and LoveAssure & LoveAssure Plus Critical Illness Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th 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 II	Same as Basic Policy (Exclude Limited Pay Plan)						
Extra Living Insurance II	Same as Basic Policy (Exclude Limited Pay Plan)						
Smart Living Insurance II	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							
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 Start	25	20	20	20	20	20	20
Smart Medimoney							
Attached to Smart Medicare or Smart Start	25	20	20	20	20	20	20
Attached to non-Smart Medicare or non-Smart Start	21	20	20	20	20	20	20
Smart Medimoney – First Year \$1 Supplement	21	25	20	20	20	20	20
WiseGuard Medical	10	10	10	10	10	10	10
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
	Commission as Percentage of Premium Received						
	1 st Year		2 nd to 10 th Year			11 th Year until policy end	
WiseGuard Pro Medical Series	25		15			7.5	
Pink Medical Insurance Plan	20		10			10	
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 (Table 14) for Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, HealthVital II Series, HealthSelect II Series, Fortune Series, Orion II Investment Insurance Plan, Flexi Power Saver Series(regular premium plans), Wealth Advance Savings Series II, LifeDelight Insurance Series, Wealth Genius Income Series, Wealth Ultra Savings Series, MultiPro Critical Illness Protection Series and LoveAssure & LoveAssure Plus Critical Illness Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th Year	6 th to 8 th Year	9 th Year	10 th Year
Waiver of Premium (cannot attach into Wealth Genius Income Plan – 3)	54	18	3	3	3	3	3
Applicant's Waiver of Premium (cannot attach into Wealth Genius Income Plan – 3)	54	18	3	3	3	3	3
Smart Lady (cannot attach into LoveAssure & LoveAssure Plus)	54	18	3	3	3	3	3
Living Insurance Plus II (cannot attach into LoveAssure & LoveAssure Plus)	54	18	3	3	3	3	3
Extra Living Insurance II	54	18	3	3	3	3	3
Smart Living Insurance II (cannot attach into LoveAssure & LoveAssure Plus)	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 (cannot attach into LoveAssure & LoveAssure Plus)							
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 Start	25	20	20	20	20	20	20
Smart Medimoney							
Attached to Smart Medicare or Smart Start	25	20	20	20	20	20	20
Attached to non-Smart Medicare or non-Smart Start	21	20	20	20	20	20	20
Smart Medimoney – First Year \$1 Supplement	21	25	20	20	20	20	20
WiseGuard Medical	10	10	10	10	10	10	10
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	0	0	0
Ever Care Accident Protector Supplement – 10	27	6	1	1	0	0	0
Ever Care Accident Protector Supplement – 15	37	15	3	3	3	0	0
Ever Care Accident Protector Supplement – 20	48	18	3	3	3	3	3
Ever Care Accident Protector Supplement – Pay to age 85	48	18	3	3	3	3	3

Supplement or Rider (con't Table 14) for Smart Saver III Series, Smart Jumbo Saver III Series, Smart Protector II Series, HealthVital II Series, HealthSelect II Series, Fortune Series, Orion II Investment Insurance Plan, Flexi Power Saver Series(regular premium plans), Wealth Advance Savings Series II, LifeDelight Insurance Series, Wealth Genius Income Series, Wealth Ultra Savings Series, MultiPro Critical Illness Protection Series and LoveAssure & LoveAssure Plus Critical Illness Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th Year	6 th to 8 th Year	9 th Year	10 th Year
Early Stage Major Illness III (cannot attach into LoveAssure & LoveAssure Plus)							
Early Stage Major Illness III – 10 Years	35	7	1	1	1	1	4
Early Stage Major Illness III – 15 Years	45	15	3	4	4	4	6
Early Stage Major Illness III – 20 Years	54	18	3	4	4	4	8
Early Stage Major Illness III – 25 Years	54	18	3	4	4	4	9
Early Stage Major Illness III – Pay to age 85	54	18	3	4	4	4	9
Lifelong Care Partner Insurance*	42	18	3	3	3	3	3
	Commission as Percentage of Premium Received						
				2 nd to 10 th Year		11 th Year until policy end	
WiseGuard Pro Medical Series	25		15		7.5		
Pink Medical Insurance Plan	20		10		10		
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.							

Supplement or Rider (Table 15) for IncomeEnrich Deferred Annuity Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th Year	6 th to 8 th Year	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 II	54	18	3	3	3	3	3
Extra Living Insurance II	54	18	3	3	3	3	3
Smart Living Insurance II	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							
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

Supplement or Rider (con't Table 15) for IncomeEnrich Deferred Annuity Series	Commission as Percentage of Premium Received						
	1 st Year	2 nd Year	3 rd to 4 th Year	5 th Year	6 th to 8 th Year	9 th Year	10 th Year
Smart Medicare	25	20	20	20	20	20	20
Smart Start	25	20	20	20	20	20	20
Smart Medimoney							
Attached to Smart Medicare or Smart Start	25	20	20	20	20	20	20
Attached to non-Smart Medicare or non-Smart Start	21	20	20	20	20	20	20
Smart Medimoney – First Year \$1 Supplement	21	25	20	20	20	20	20
WiseGuard Medical	10	10	10	10	10	10	10
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
	Commission as Percentage of Premium Received						
	1 st Year		2 nd to 10 th Year			11 th Year until policy end	
WiseGuard Pro Medical Series	25		15			7.5	
Pink Medical Insurance Plan	20		10			10	
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 (Table 16) for HealthVital II Series, HealthSelect II Series, Smart Protector II Series, Smart Jumbo Saver III Series, Smart Saver III Series, Orion II Investment Insurance Plan, Fortune Series, Flexi Power Saver Series (regular premium plans), Wealth Advance Saving Series II, LifeDelight Insurance Series, Wealth Genius Income Series, IncomeEnrich Deferred Annuity Series, Wealth Ultra Savings Series, MultiPro Critical Illness Protection Series and LoveAssure & LoveAssure Plus Critical Illness Series	Commission as Percentage of Premium Received		
	1 st Year	2 nd 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 (Table 17) for Smart Protector II Series, Smart Jumbo Saver III Series, Smart Saver III Series, Flexi Power Saver Series (regular premium plans), Wealth Advance Saving Series II, Wealth Genius Income Series, IncomeEnrich Deferred Annuity Series and Wealth Ultra Savings Series	Commission as Percentage of Premium Received		
	1 st Year to 3 rd Year	4 th Year	5 th Year to 10 th Year
Accident Protector First 3 Years Free	0	27	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."			

Remarks:

- 1) No new business could be submitted if the plan is marked as "shelved" in the above tables.
- 2) This appendix is for Life Products only.
- 3) Please refer the details of overriding commissions (if any), payment and claw-back provisions in the remuneration schedule.