

SCHEDULE OF COMPENSATION

Part II Broker's Allowance

Broker's Allowance (if any) is calculated as percentage of the corresponding Basic Commission actually payable to the Broker (if any) while this Agreement is in force.

Product Type	Broker's Allowance
<u>Group A</u>	
Basic Plan(s) [except SmartGuard Critical Illness Plan]	90% of 1 st year Basic Commission of the Basic Plan(s)
SmartGuard Critical Illness Plan	80% of 1 st year Basic Commission
Rider(s) attached to Basic Plan(s)	90% of 1 st year Basic Commission of the Rider(s)
<u>Group B</u>	
Basic Plan(s)	N/A
Rider(s) attached to Basic Plan(s)	N/A
<u>Group C</u>	
Premium Payment Term - Single Pay	
Basic Plan(s)	25% of 1 st year Basic Commission of Target Premium 17.5% of 1 st year Basic Commission of Modal Premium in excess of Target Premium 17.5% of Basic Commission of Unscheduled Top-Up Premium (if any)
Premium Payment Term - 5/ 10 Years	
Basic Plan(s)	25% of 1 st year Basic Commission of Target Premium 20% of 1 st year Basic Commission of Modal Premium in excess of Target Premium 20% of Basic Commission of Modal Premium paid after policy inception (if any) 20% of Basic Commission of Unscheduled Top-Up Premium (if any)
<u>Group D</u>	
Basic Plan(s)	25% of 1 st year Basic Commission of the Basic Plan(s)
Rider(s) attached to Basic Plan(s)	25% of 1 st year Basic Commission of the Rider(s)