



FWD LIFE INSURANCE COMPANY (BERMUDA) LIMITED

COMMISSION SCHEDULE

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A. WHOLE LIFE PLANS

1. i. 15/20

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5 to 7</u>
1-70	45%	20%	15%	10%	5%

2. Easy Achiever Savings Insurance Plan

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
10 Years	1-55	30%	5%	5%	3%	--
15 Years	1-50	40%	10%	5%	3%	2%
20 Years	1-45	50%	15%	10%	5%	5%

3. Life Promise Insurance Plan

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
5 Years	1-75	25%	3%	2%	2%	2%
10 Years	1-70	35%	10%	5%	5%	2%
15 Years	1-65	45%	10%	5%	5%	2%
20 Years	1-60	55%	15%	5%	5%	2%

4. Wealth ICON Supreme Insurance Plan*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>
1-60	4.5%
61-65	3.77%
66	3.57%
67	3.36%
68	3.16%
69	2.95%
70	2.74%
71	2.54%
72	2.33%
73-80	1.92%

*No Broker Allowance on First Year Commission and Renewal Commission earned will be paid.

5. MaxFocus Signature Insurance Plan

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7+</u>
2 Years	1-60	7%	--	--	--	--	--	--
	61	6.5%	--	--	--	--	--	--
	62	6%	--	--	--	--	--	--
	63	5.5%	--	--	--	--	--	--
	64	5%	--	--	--	--	--	--
	65-70	4.5%	--	--	--	--	--	--
	71-75	4%	--	--	--	--	--	--
5 Years*	1-60	27.5%	5%	2%	2%	2%	--	--
	61	26.5%	5%	2%	2%	2%	--	--
	62	25.5%	5%	2%	2%	2%	--	--
	63	24.5%	5%	2%	2%	2%	--	--
	64	23.5%	5%	2%	2%	2%	--	--
	65-70	22.5%	5%	2%	2%	2%	--	--
	71-72	20.0%	5%	2%	2%	2%	--	--
10 Years*	73-75	17.5%	5%	2%	2%	2%	--	--
	1-60	35%	10%	3%	3%	3%	3%	--
	61	34%	10%	3%	3%	3%	3%	--
	62	33%	10%	3%	3%	3%	3%	--
	63	32%	10%	3%	3%	3%	3%	--
	64	31%	10%	3%	3%	3%	3%	--
	65-70	30%	10%	3%	3%	3%	3%	--

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

6. Glorious Fortune*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>
19-75	11%

*No Broker Allowance on First Year Commission and Renewal Commission earned will be paid.

B. ENDOWMENT PLANS

1. Easy Achiever Junior

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>
1 - 8	30%	5%	5%	3%

2. Eternity Savings Insurance Plan

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
6 Years	1 - 65	15%	2%	1%	1%	--
9 Years	1 - 65	30%	3%	2%	2%	--
12 Years	1 - 60	35%	5%	3%	1%	1%
20 Years	1 - 55	50%	10%	8%	3%	3%

C. TERM INSURANCE PLANS

1. Aeconoflex / Jumbo Term

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5 +</u>
11-55	25%	10%	5%	5%	3%
56-65	20%	10%	5%	5%	3%

2. Convertible Level Term

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
18-50	45%	10%	5%
51-55	30%	10%	5%
56-60	20%	10%	5%

3. Flexiterm

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
11-50	45%	10%	5%
51-55	30%	10%	5%
56-60	20%	10%	5%
61-65	10%	10%	5%

4. i. MRT

Commission As a Percentage per Premium Paid

<u>Policy Term</u>	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
10 Years	18-50	15%	10%	5%
	51-55	10%	10%	5%
15 Years	18-50	15%	10%	5%
20 Years	18-45	25%	15%	10%
25 Years	18-40	25%	15%	10%

30 Years

18-35

25%

15%

10%

5. Elite Term Series (Elite Term / Elite Plus Term / Elite Preferred Plus Term)

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
1-50	40%	5%
51-55	30%	5%
56-60	20%	5%
61-65	10%	5%

D. ANNUITY PLAN

1. Journey Annuity Plan

a. Premium Payment Term: 2 Years

Commission As a Percentage per Premium Paid

<u>Annuity Period</u>	<u>Issue Age</u>	<u>Year 1</u>
To age 105	40-80	9%
20 years	15 days-80	8%

b. Premium Payment Term: 5 Years

Commission As a Percentage per Premium Paid

<u>Annuity Period</u>	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 5</u>
To age 105	40-75	21%	5%	2%
20 Years	15 days-75	13%	5%	2%

c. Premium Payment Term: 10 Years

Commission As a Percentage per Premium Paid

<u>Annuity Period</u>	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 6</u>
To age 105	40-70	30%	10%	3%
20 Years	15 days-70	18%	10%	3%

2. Journey 120 Annuity Plan*

a. Premium Payment Term: 5 Years

Commission As a Percentage per Premium Paid

<u>Annuity Period</u>	<u>Issue Age</u>	<u>Year 1</u>
To age 120	40-60	18%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

3. Journey Deferred Annuity Plan*

a. Premium Payment Term: 5 Years

Commission As a Percentage per Premium Paid

<u>Annuity Period</u>	<u>Issue Age</u>	<u>Year 1</u>
10 Years	19-76	12%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

E. INDIVIDUAL MEDICAL

1. Embrace Medical Plan

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 65	22%	18%

2. Balance Refundable Hospital Income Plan

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 5</u>
19-60	15%	5%	2%

3. TheOne Medical Solution

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 70	22%	18%

4. CANsurance Cancer Protection Plan / CANsurance Full Medical Plan

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 70	22%	18%

5. vCore Medical Plan*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 81	15%	15%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

6. vCare Medical Plan/ vCare Supreme Medical Plan*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 81	22%	18%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

7. MediSaver Supreme – Instant Medical Cover/ Deferred Medical Cover*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>	<u>Thereafter</u>
18-55/45	50%	18%	9%	5%	0%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

8. vPrime Medical Plan*

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 81	22%	18%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

F. INDIVIDUAL CRISIS

1. Fearless

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
10 Years	1-65	30%	5%	5%	3%	--
15 Years	1-60	40%	10%	5%	3%	2%
20 Years	1-55	50%	15%	10%	5%	5%

2. Crisis XDefender Supreme

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
10 Years	1-50	35%	5%	3%	3%	--
	51-70	30%	5%	5%	3%	--
15 Years	1-50	45%	10%	4%	3%	2%
	51-60	40%	10%	5%	3%	2%
20 Years	1-50	55%	18%	9%	5%	5%
	51-55	50%	22%	10%	5%	5%

3. Life Impact Reliever

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3-5</u>	<u>Renewal Years At or After ANB 65</u>
1-60	30%	10%	5%	5%

For subsequent renewal years, the commission rates follow Year 1-5. For renewal years at or after ANB 65, the commission rate remains at 5%.

4. Mind+ Critical Illness Protection Plan

Commission As a Percentage of Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>
25 Years	1-50	54%	22%	10%	5%	5%	5%	5%
Pay to age 65	1-40	54%	22%	10%	5%	5%	5%	5%
	41-45	50%	22%	10%	5%	5%	5%	5%
	46-50	40%	10%	5%	3%	3%	2%	2%
	51-55	30%	5%	5%	3%	3%	-	-

5. Crisis XDefender Light*

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
25 Years	1-55	52%	20%	9%	5%	5%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

6. Crisis OneCover*

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 5</u>	<u>Year 6 to 7</u>
10 Years	1-70	30%	5%	5%	3%	0%
15 Years	1-60	40%	10%	5%	3%	2%
20 Years	1-55	50%	15%	10%	5%	5%
25 Years	1-50	52%	20%	9%	5%	5%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

G. INDIVIDUAL ACCIDENT

1. Total Care*

Commission as a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1-60	22%	18%
61-70	19%	15%
71-75	17%	13%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

H. RIDERS

a. *Applied to all riders except those stated in section (b).*

1. The commission scale of the following riders is the same as that of the basic policy to which they attach :

- Accidental Death & Dismemberment Benefit Rider
- Flexi Disability Income Rider
- Parent Risk Benefits Rider
- Personal Accident Insurance Rider
- Family Accident Insurance Rider
- Hospital Benefits Rider
- Easy Defender Multiple Benefit Rider
- Waiver of Premium on Death Benefit (Parents) Rider*
- Waiver of Premium on Death Benefit (Spouse) Rider*

* Extra 10% on First Year Commission for the policy with annual mode should follow the attached basic plan. This extra FYC will be treated as regular FYC in all respects.

The commission scale of the following rider is the same as that of the basic plan / rider to which they attach :

- Waiver of Premium

2. Enhanced Benefit Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1 to 7</u>
1-65	3%

3. Flexiterm Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
11-50	40%	5%
51-55	30%	5%
56-60	20%	5%
61-65	10%	5%

4. Level Term (65) Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
18-60	40%	5%

5. Level Term (80) Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
18-65	40%	5%

**6. Elite Term Series Rider
(Elite Term Rider / Elite Plus Term Rider / Elite Preferred Plus Term Rider)**

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
1-50	40%	5%
51-55	30%	5%
56-60	20%	5%
61-65	10%	5%

7. Hospital Cash Benefit Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
1-60	50%	15%	10%	5%

8. Family Hospital Cash Benefit Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
1-60	50%	15%	10%	5%

9. Embrace Medical Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 - 65	22%	18%

10. Timely Crisis Care Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
1-65	45%	10%	5%

11. TheOne Medical Solution Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 - 70	22%	18%

12. CANSurance Cancer Protection Rider / CANSurance Full Medical Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 - 70	22%	18%

13. Mind+ Critical Illness Protection Rider

Commission As a Percentage of Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
1 - 60	45%	10%	5%

14. Total Care Rider

Commission As a Percentage of Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1-60	30%	18%
61-70	19%	15%
71-75	17%	13%

* Extra 10% on First Year Commission earned will be paid on annual cases. This extra FYC will be treated as regular FYC in all respects.

Applied to Altitude II and Horizon II only

1. Embrace Medical Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 – 65	22%	18%

2. Waiver of Premium

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
18-55	55%	15%	5%	3%

3. Parent Risk Benefits Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
Child : 1-17 Parent : 19-50	55%	15%	5%	3%

4. Flexi Disability Income Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
19-50	55%	15%	5%	3%

5. Flexiterm Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
11-50	40%	5%
51-55	30%	5%
56-60	20%	5%
61-65	10%	5%

6. Level Term (65) Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
18-60	40%	5%

7. Level Term (80) Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2 to 7</u>
18-65	40%	5%

8. Personal Accident Insurance & Family Accident Insurance Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
18-55	55%	15%	5%	3%
56-60	50%	15%	5%	3%

9. Accidental Death and Dismemberment Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4 to 7</u>
18-55	55%	15%	5%	3%

10. TheOne Medical Solution Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 - 70	22%	18%

11. CANsurance Cancer Protection Rider / CANsurance Full Medical Rider

Commission As a Percentage per Premium Paid

<u>Issue Age</u>	<u>Year 1</u>	<u>Thereafter</u>
1 - 70	22%	18%

I. UNIVERSAL LIFE PLANS

1. Basic Plus II / Basic Plus Junior II

a. Basic Premium

Commission As a Percentage per Premium Paid

	<u>Issue Age</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3 to 7</u>
Plan 1	18-65	48%	10%	3%
Plan 2	18-55	47%	10%	3%
Plan 3	18-55	46%	10%	3%
Plan 4	18-55	45%	10%	3%
Plan 4 (Premier)	18-55	35%	10%	3%
Plan 5	1-17	48%	10%	3%
Plan 6	1-17	45%	10%	3%
Plan 6(Premier)	1-17	35%	10%	3%

b. Regular Contribution

1.5% each time

c. Booster Contribution

1.5% each time

d. Transfer Contribution

Nil

J. INVESTMENT-LINKED PLAN

1. Horizon II

a. Single Premium

<u>Issue Age</u>	<u>Commission As a Percentage per Premium Paid plus Investment Fee</u>
18-75	1%

b. Booster Investment Premium

1% per Premium Paid plus Investment Fee

K. INCOME PROTECTION PLANS

Commission

Commission will be calculated as a percentage per the premium paid.

The relevant percentages per premium paid are as follows :-

<u>Policy</u>	<u>Flexi-Plan Office-Plan</u>	<u>Level-Plan Bonus-Plan</u>
Year		
1	50%	60%
2	10%	20%
3	5%	5%
4	5%	5%
5	5%	5%
6	35% }	5%
7	5% }	5%
8	5% } Repeated each further 5 years	5%
9	5% }	5%
10	5% }	5% thereafter

L. GROUP LIFE PRODUCTS

Commission

Commission will be calculated as a percentage per the premium paid.

The relevant percentages per premium paid are as follows:

<u>Plan</u>	<u>Maximum Commission</u>
Group Life	15%
Group Long Term Disability Plan	15%