



## **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 II Insurance Plan\***

Commission As a Percentage per Premium Paid

| <u>Issue Age</u> | <u>Year 1</u> |
|------------------|---------------|
| 1-65             | 6%            |
| 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 Vision 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 to 10</u> |
|------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------|
| Single Pay | 1-65             | 3%            | --            | --            | --            | --            | --            | --                  |
|            | 66               | 2.8%          | --            | --            | --            | --            | --            | --                  |
|            | 67               | 2.7%          | --            | --            | --            | --            | --            | --                  |
|            | 68               | 2.6%          | --            | --            | --            | --            | --            | --                  |
|            | 69               | 2.5%          | --            | --            | --            | --            | --            | --                  |
|            | 70               | 2.4%          | --            | --            | --            | --            | --            | --                  |
|            | 71               | 2.3%          | --            | --            | --            | --            | --            | --                  |
|            | 72               | 2.2%          | --            | --            | --            | --            | --            | --                  |
|            | 73-75            | 2%            | --            | --            | --            | --            | --            | --                  |
|            | 76-80            | 1.75%         | --            | --            | --            | --            | --            | --                  |
| 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%            | --            | --                  |
|            | 73-75            | 17.5%         | 5%            | 2%            | 2%            | 2%            | --            | --                  |
| 10 Years*  | 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%            | --                  |
| 18 Years*  | 1-62             | 45%           | 12%           | 5%            | 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 II (Single Premium) \***

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 earned will be paid.

**7. Regal Fortune Signature (Single Premium) \***

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 earned will be paid.

**8. Glorious Fortune - Wealth\***

Commission As a Percentage per Premium Paid

|            | <u>Issue Age</u> | <u>Year 1</u> |
|------------|------------------|---------------|
| Single Pay | 19-75            | 11%           |
| 5 Years    | 19-70            | 63.6%         |
| 10 Years   | 19-70            | 81.8%         |

\*No Broker Allowance on First Year Commission earned will be paid. Extra 10% on First Year Commission earned will be paid on annual cases (No extra 10% for single pay). This extra FYC will be treated as regular FYC in all respects.

## 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%                 |

**6. Noble Term\***

Commission As a Percentage per Premium Paid

| <u>Level Premium Period</u> | <u>Year 1</u> | <u>Year 2</u> | <u>Year 3</u> | <u>Year 4</u> | <u>Year 5</u> |
|-----------------------------|---------------|---------------|---------------|---------------|---------------|
| 10 Years                    | 41.9%         | 9%            | 1.5%          | 1.5%          | 1.5%          |
| 20 Years                    | 41.9%         | 30%           | 1.5%          | 1.5%          | 1.5%          |

\* 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.

**7. My Term**

Commission As a Percentage per Premium Paid

| <u>Initial Premium Term</u> | <u>Year 1</u> | <u>Year 2 to 7</u> |
|-----------------------------|---------------|--------------------|
| 5 Years                     | 30%           | 5%                 |
| 10 Years                    | 35%           | 5%                 |
| 20 Years                    | 40%           | 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.

### 4. RetireFun Deferred Annuity Plan\*

#### a. Premium Payment Term: 5 Years

##### i. Annuity Period: 10 years

##### Commission As a Percentage per Premium Paid

| <u>Issue Age</u> | <u>Annuity Start Age</u>    | <u>Year 1</u> |
|------------------|-----------------------------|---------------|
| 19-41            | 51                          | 17%           |
| 42               | 51                          | 16%           |
| 43               | 51                          | 15%           |
| 44               | 51                          | 14%           |
| 45               | 51                          | 13%           |
| 46-76            | Start after 5 years payment | 12%           |

##### ii. Annuity Period: 20 years

| <u>Issue Age</u> | <u>Annuity Start Age</u>    | <u>Year 1</u> |
|------------------|-----------------------------|---------------|
| 19-56            | 66                          | 17%           |
| 57               | 66                          | 16%           |
| 58               | 66                          | 15%           |
| 59               | 66                          | 14%           |
| 60               | 66                          | 13%           |
| 46-76            | Start after 5 years payment | 12%           |

**b. Premium Payment Term: 10 Years**

**i. Annuity Period: 10 years**

Commission As a Percentage per Premium Paid

| <u>Issue Age</u> | <u>Annuity Start Age</u>     | <u>Year 1</u> |
|------------------|------------------------------|---------------|
| 19-31            | 51                           | 30%           |
| 32               | 51                           | 29%           |
| 33               | 51                           | 28%           |
| 34               | 51                           | 27%           |
| 35               | 51                           | 26%           |
| 36               | 51                           | 25%           |
| 37               | 51                           | 24%           |
| 38               | 51                           | 23%           |
| 39               | 51                           | 22%           |
| 40               | 51                           | 21%           |
| 41-71            | Start after 10 years payment | 20%           |

**ii. Annuity Period: 20 years**

| <u>Issue Age</u> | <u>Annuity Start Age</u>     | <u>Year 1</u> |
|------------------|------------------------------|---------------|
| 19-46            | 66                           | 30%           |
| 47               | 66                           | 29%           |
| 48               | 66                           | 28%           |
| 49               | 66                           | 27%           |
| 50               | 66                           | 26%           |
| 51               | 66                           | 25%           |
| 52               | 66                           | 24%           |
| 53               | 66                           | 23%           |
| 54               | 66                           | 22%           |
| 55               | 66                           | 21%           |
| 41-71            | Start after 10 years payment | 20%           |

\* 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.

9. **vCANSurance 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.

**10. Wise Plus Refundable Surgical Cash Plan\***

Commission As a Percentage per Premium Paid

| <u>Issue Age</u> | <u>Year 1</u> | <u>Year 2</u> | <u>Year 3 to 10</u> |
|------------------|---------------|---------------|---------------------|
| 1-65             | 26%           | 4%            | 1.5%                |

\* 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.

## 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. 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<br/>At or After<br/>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%.

### 3. Mind+ Critical Illness Protection 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> |
|---------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 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%            | -             | -             |

### 4. 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.

### 5. 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.



**6. Guardian Plus Refundable Critical Illness Plan\***

| <u>Commission As a Percentage per Premium Paid</u> |                  |               |               |                     |
|--|------------------|---------------|---------------|---------------------|
|  | <u>Issue Age</u> | <u>Year 1</u> | <u>Year 2</u> | <u>Year 3 to 10</u> |
| 10 Years   | 1-65             | 26%           | 4%            | 1.5%                |

\* 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.

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

**7. Crisis XDefender Signature / Crisis XDefender Signature Plus\***

| <u>Commission As a Percentage per Premium Paid</u> |                  |               |               |               |                    |                    |
|--|------------------|---------------|---------------|---------------|--------------------|--------------------|
|  | <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%            | 3%            | 3%                 | --                 |
| 15 Years   | 1-60             | 40%           | 10%           | 4%            | 3%                 | 2%                 |
| 20 Years   | 1-55             | 50%           | 18%           | 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.

**8. Crisis OneCover Prime\***

| <u>Commission As a Percentage per Premium Paid</u> |                  |               |               |               |                    |                    |
|--|------------------|---------------|---------------|---------------|--------------------|--------------------|
|  | <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.

**9. CANCover / CANCover Pro Cancer Protection 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 | 1-70             | 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 | 1-55             | 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.

## **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.

### **2. Ever Care\***

#### Commission as a Percentage per Premium Paid

| <u>Issue Age</u> | <u>Year 1</u> | <u>Thereafter</u> |
|------------------|---------------|-------------------|
| 1-60             | 22%           | 17%               |
| 61-65            | 19%           | 14%               |
| 66-70            | 17%           | 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.

## 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\*
- BeWithU Benefit 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.

**15. Ever Care Rider\***

Commission As a Percentage of Premium Paid

| <u>Issue Age</u> | <u>Year 1</u> | <u>Thereafter</u> |
|------------------|---------------|-------------------|
| 1-60             | 30%           | 18%               |
| 61-65            | 19%           | 15%               |
| 66-70            | 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.

***b. 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<br>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<br/>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<br/>Office-Plan</u>  | <u>Level-Plan<br/>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%                       |