

# Schedules of Commissions & Bonuses

(For Brokers / Insurance Agencies)

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## 1. Commissions for HK Individual Core Business

Rates as percentage of premium unless otherwise specified

Same rates applied to all bandings (if any) of same product unless otherwise specified

### A. Available Products

#### I. Basic Plans

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
La Vie 赤霞珠終身壽險計劃 <sup>6</sup> (2012 & Oct 2013 Version) (For new business with proposal generated from May 29, 2012)	5	20%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	8	30%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	12	39%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	45%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Currency	Band I				Band II				Band III			
			Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
La Vie 2 (Standard life protection option) / La Vie 2 (Enhanced life protection option) 赤霞珠終身壽險計劃 2 (基本人壽保障選項) / 赤霞珠終身壽險計劃 2 (加強人壽保障選項) <sup>11</sup>	5	HKD	20.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	8	HKD	30.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	12	HKD	34.0%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	HKD	34.0%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	5	USD	22.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	8	USD	33.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	12	USD	37.4%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	USD	37.4%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuBright Care 活耀人生危疾保	25+	45%	36%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	40%	36%	5%		-	-	-	-	-	-	-	-
	17-19	40%	30%	5%		-	-	-	-	-	-	-	-
	14-16	35%	18%	5%		-	-	-	-	-	-	-	-
	11-13	30%	18%	5%		-	-	-	-	-	-	-	-
	10	25%	15%	5%		-	-	-	-	-	-	-	-
	7-9	20%	7%	3%		-	-	-	-	-	-	-	-
	6	15%	7%	3%		-	-	-	-	-	-	-	-
	5	10%	7%	3%		-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Currency	Band I				Band II				Band III			
			Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuCentury (Age 100) 世紀傳承保障計劃 (百歲版) <sup>4</sup>	5	HKD	20.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	8	HKD	30.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	12	HKD	34.0%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	HKD	34.0%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	5	USD	22.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	8	USD	33.0%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	12	USD	37.4%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	USD	37.4%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Premium Paying Period	Currency	Band I				Band II				Band III			
				Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuCentury (100 years) 世紀傳承保障計劃 (百年版) <sup>4</sup>	0-70	5	HKD	20.00%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	71	5	HKD	18.20%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	72	5	HKD	16.40%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	73	5	HKD	14.60%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	74	5	HKD	12.80%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	75	5	HKD	11.00%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-65	8	HKD	30.00%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-65	12	HKD	34.00%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-60	15	HKD	34.00%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-70	5	USD	22.00%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	71	5	USD	20.02%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	72	5	USD	18.04%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	73	5	USD	16.06%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	74	5	USD	14.08%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	75	5	USD	12.10%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-65	8	USD	33.00%	3%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-65	12	USD	37.40%	16%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	0-60	15	USD	37.40%	29%	2%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuGuard Medical Plan 守護一生醫療保障計劃 (with effective date falling on or after January 1, 2017)		45%	4%	4%	4% <sup>1,2,8</sup>	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period (Years)	Commission Payment Period										
		Year 1*	Year 2	Year 3-4	Year 5							
ManuGrand Saver 豐譽傳承保障計劃 <sup>4</sup>	(Percentage of premium due and paid)											
○ For issue age of 0 to 60	Single Premium	3.5%	-	-	-							
	5	25%	3%	2%	1% PB <sup>3</sup>							
	10	35%	10%	2%	1% PB <sup>3</sup>							
*The above first year commission rate is only applicable to policy with <b>issue age of 0 to 60</b> . <ul style="list-style-type: none"><li>Please refer to the below sections for the first year commission rate for <b>issue age of 61 and above</b>.</li><li>The commission rates for Year 2 to 5 in the above table apply to all issue ages.</li></ul>												
○ <b>First Year Commission rate for issue age of 61 to 75</b> <ul style="list-style-type: none"><li>The commission rates for Year 2 to 5 follow the table above</li></ul>												
Issue Age  Premium Paying Period		First year commission rate for issue age of 61 to 75 (Percentage of Premium due and paid)										
(years)		61-65	66	67	68	69	70	71	72	73	74	75
Single Premium		3.5%	3.4%	3.3%	3.2%	3.1%	3.0%	2.9%	2.8%	2.7%	2.6%	2.5%
(years)		61	62	63	64	65	66	67	68	69	70	-
5		24.5%	24.0%	23.5%	23.0%	22.5%	22%	21.5%	21.0%	20.5%	20.0%	-
10		34.0%	33.0%	32.0%	31.0%	30.0%	-	-	-	-	-	-

Plan Name	Premium Paying Period (Years)	Commission Payment Period									
		Year 1*	Year 2	Year 3-4	Year 5						
ManulImperial Saver 創富傳承保障計劃 <sup>4</sup>	(Percentage of premium due and paid)										
○ For issue age of 0 to 60	5	25%	3%	2%	1% PB <sup>3</sup>						
	10	35%	10%	2%	1% PB <sup>3</sup>						
*The above first year commission rate is only applicable to policy with <b>issue age of 0 to 60</b> . <ul style="list-style-type: none"><li>Please refer to the below sections for the first year commission rate for <b>issue age of 61 and above</b>.</li><li>The commission rates for Year 2 to 5 in the above table apply to all issue ages.</li></ul>											
○ <b>First Year Commission rate for issue age of 61 to 75</b> <ul style="list-style-type: none"><li>The commission rates for Year 2 to 5 follow the table above</li></ul>											
Issue Age  Premium Paying Period		First year commission rate for issue age of 61 to 70 (Percentage of Premium due and paid)									
(years)	61	62	63	64	65	66	67	68	69	70	-
5	24.5%	24.0%	23.5%	23.0%	22.5%	22%	21.5%	21.0%	20.5%	20.0%	-
10	34.0%	33.0%	32.0%	31.0%	30.0%	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuJoy Annuity Plan 宏悅年金計劃 <sup>2,4</sup>		6%	0%	-	-	-	-	-	-	-	-	-	-
Manulife First VHIS Flexi Plan 宏利全護航自願醫保靈活計劃		25%	10%	10%	10% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Premium Paying Period	Year 1	Year 2	Year 3	Year 4	Year 5/5+
ManuLeisure Deferred Annuity 歲稅樂享延期年金 <sup>4,5</sup>  (Extend the maximum issue age to 65 for 5 years premium payment period from Jan 13, 2020)	18-60	5	18.0%	1.0%	1.0%	1.0%	0%
	61	5	17.6%	1.0%	1.0%	1.0%	0%
	62	5	17.2%	1.0%	1.0%	1.0%	0%
	63	5	16.8%	1.0%	1.0%	1.0%	0%
	64	5	16.4%	1.0%	1.0%	1.0%	0%
	65	5	16.0%	1.0%	1.0%	1.0%	0%
	18-60	10	30.0%	2.5%	2.0%	2.0%	0%

Plan Name	Commission			
Manulife Investment Plus 宏利投資計劃 (For Brokers only)				
○ subscription Per initial / Subsequent	5.2%			
	Year 2	Year 3	Year 4	Year 5
○ Trailer Fee <sup>10</sup> (Within policy year 2 to 5, trailer fee is paid monthly and is calculated based on the total Account Value as at the policy monthiversary.)	1%	1%	0.01%	0.01%

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Manulife Shelter VHIS Standard Plan 宏利愛守護自願醫保標準計劃		10%	10%	10%	10% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Year 1	Year 2	Year 3	Year 4	Year 5/5+
Manulife Supreme VHIS Flexi Plan 宏利晉悅自願醫保靈活計劃	0-70	25.0%	10%	10%	10%	10% <sup>1,2</sup>
	71	23.5%	10%	10%	10%	10% <sup>1,2</sup>
	72	22.0%	10%	10%	10%	10% <sup>1,2</sup>
	73	20.5%	10%	10%	10%	10% <sup>1,2</sup>
	74	19.0%	10%	10%	10%	10% <sup>1,2</sup>
	75	17.5%	10%	10%	10%	10% <sup>1,2</sup>
	76	16.0%	10%	10%	10%	10% <sup>1,2</sup>
	77	14.5%	10%	10%	10%	10% <sup>1,2</sup>
	78	13.0%	10%	10%	10%	10% <sup>1,2</sup>
	79	11.5%	10%	10%	10%	10% <sup>1,2</sup>
	80	10.0%	10%	10%	10%	10% <sup>1,2</sup>
	81	10.0%	10%	10%	10%	10% <sup>1,2</sup>

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuLove Care 心愛一家保	25+	45%	36%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	40%	36%	5%		-	-	-	-	-	-	-	-
	17-19	40%	30%	5%		-	-	-	-	-	-	-	-
	14-16	35%	18%	5%		-	-	-	-	-	-	-	-
	11-13	30%	18%	5%		-	-	-	-	-	-	-	-
	10	25%	15%	5%		-	-	-	-	-	-	-	-
	7-9	20%	7%	3%		-	-	-	-	-	-	-	-
	6	15%	7%	3%		-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuMaster Healthcare Series 晉領醫療保障系列		25%	20%	15%	10% <sup>1,2</sup>	-	-	-	-	-	-	-	-
ManuPrestige 富譽儲蓄保障計劃 <sup>4</sup>	15	34%	27%	2%	2% <sup>1,2</sup>	34%	27%	2%	2% <sup>1,2</sup>	-	-	-	-
	12	34%	14%	2%		34%	14%	2%		-	-	-	-
	8	30%	3%	2%		30%	3%	2%		-	-	-	-
	5	20%	3%	2%		20%	3%	2%		-	-	-	-
ManuPrestige Protector 富譽儲蓄保障計劃（特級保障）	15	34%	27%	2%	2% <sup>1,2</sup>	34%	27%	2%	2% <sup>1,2</sup>	-	-	-	-
	12	34%	14%	2%		34%	14%	2%		-	-	-	-
	8	30%	3%	2%		30%	3%	2%		-	-	-	-
	5	20%	3%	2%		20%	3%	2%		-	-	-	-
ManuShine Healthcare Series 活亮人生醫療保障系列		25%	20%	15%	10% <sup>1,2</sup>								



Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	-
ManuTerm 10 / ManuTerm 20 精選定期壽險 10 / 20		50%	5%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
ManuVital Care 悠然危疾保	25+	45%	36%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	40%	36%	5%		-	-	-	-	-	-	-	-
	17-19	40%	30%	5%		-	-	-	-	-	-	-	-
	14-16	35%	18%	5%		-	-	-	-	-	-	-	-
	11-13	30%	18%	5%		-	-	-	-	-	-	-	-
	10	25%	15%	5%		-	-	-	-	-	-	-	-
	7-9	20%	7%	3%		-	-	-	-	-	-	-	-
	6	15%	7%	3%		-	-	-	-	-	-	-	-
MyChoice 理想退休入息計劃 (For all banding) ● Basic Protection Option <sup>4,5</sup>													
○ For Guaranteed Income Period of 20 years	25 and 25+	50%	10%	2%	0%	-	-	-	-	-	-	-	-
	24	49%	10%	2%	0%	-	-	-	-	-	-	-	-
	23	48%	10%	2%	0%	-	-	-	-	-	-	-	-
	22	47%	10%	2%	0%	-	-	-	-	-	-	-	-
	21	46%	10%	2%	0%	-	-	-	-	-	-	-	-
	20	45%	10%	2%	0%	-	-	-	-	-	-	-	-
	19	44%	5%	2%	0%	-	-	-	-	-	-	-	-
	18	43%	5%	2%	0%	-	-	-	-	-	-	-	-
	17	42%	5%	2%	0%	-	-	-	-	-	-	-	-
	16	41%	5%	2%	0%	-	-	-	-	-	-	-	-
	15	40%	5%	2%	0%	-	-	-	-	-	-	-	-
	14	38%	5%	2%	0%	-	-	-	-	-	-	-	-
	13	36%	5%	2%	0%	-	-	-	-	-	-	-	-
	12	34%	5%	2%	0%	-	-	-	-	-	-	-	-
	11	32%	5%	2%	0%	-	-	-	-	-	-	-	-
	10	30%	2.5%	2%	0%	-	-	-	-	-	-	-	-
5	15%	2.5%	2%	0%	-	-	-	-	-	-	-	-	
○ For Guaranteed Income Period of 10 years	20	42%	10%	2%	0%	-	-	-	-	-	-	-	-
	15	37%	5%	2%	0%	-	-	-	-	-	-	-	-
	10	27%	2.5%	2%	0%	-	-	-	-	-	-	-	-
Premier Estate Protector 卓越保障計劃 (2017 Version)  <i>For each layer of additional coverage that offered by Inflation Protection Option, related commission of each layer will be paid according to the remaining premium paying period of the basic policy.</i>	25+	60%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	55%	15%	5%		-	-	-	-	-	-	-	-
	17-19	50%	10%	5%		-	-	-	-	-	-	-	-
	14-16	45%	10%	5%		-	-	-	-	-	-	-	-
	11-13	40%	10%	5%		-	-	-	-	-	-	-	-
	10	35%	10%	5%		-	-	-	-	-	-	-	-
	8-9	30%	5%	3%		-	-	-	-	-	-	-	-
	7	25%	5%	3%		-	-	-	-	-	-	-	-
	6	20%	5%	3%		-	-	-	-	-	-	-	-
	5	20%	3%	2%		2%	-	-	-	-	-	-	-

## II. Riders

### a) Riders have Commission Rate following the Base Plan attached

Commission rates of the following riders are the same as that applicable to basic plan attached if the rider concerned is not attached to a Matrix or Alpha policy.

Accidental Death Benefit 意外死亡附加保障

Cash Assistance Benefit 現金扶危附加保障 (For the compensation after exercising the Guarantee of Insurability Option, please refer to Notes 7)

Child Care Benefit 保寶安心兒童附加保障

Payor Benefit 保費支付人利益保障

Premium Wavier Benefit 傷殘豁免保費保障

### b) Riders have their own Commission Rate

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Cancer Treatment Benefit 癌症治療附加保障													
o For attaching to a basic plan except the shelved ManuSelect Investment Protector		45%	15%	5%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
o Applicable to the shelved ManuSelect Investment Protector													
o Commission		42%	12%	2%	-	-	-	-	-	-	-	-	-
o Cash Commission		3%	3%	3%	-	-	-	-	-	-	-	-	-
o Service Fee		-	-	-	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
Hospital Income 住院附加保障		20%	20%	20%	20% <sup>1,2</sup>	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	-
ManuGuard Medical Benefit 守護一生醫療附加保障 (Coverage for HK / non-HK resident) With effective date falling on or after January 1, 2017													
o For attaching to a basic plan except the shelved ManuSelect Investment Protector		45%	4%	4%	4% <sup>1,2,8</sup>								
o Applicable to the shelved ManuSelect Investment Protector													
- Commission		42%	1%	1%									
- Cash Commission		3%	3%	3%									
- Service Fee					4% <sup>1,2,8</sup>								

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	-
ManuMaster Healthcare Benefit 晉領醫療附加保障		25%	20%	15%	10% 1,2	-	-	-	-	-	-	-	-
ManuShine Healthcare Benefit 活亮人生醫療附加保障		25%	20%	15%	10% 1,2	-	-	-	-	-	-	-	-
ManuTerm Benefit 10 / 20 精選定期壽險附加保障 10 / 20		50%	5%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
Outpatient Benefit 門診附加保障		10%	10%	10%	10% 1,2	-	-	-	-	-	-	-	-

#### **Notes:**

<sup>1</sup> Service Fee is payable subject to a valid Independent Agent's Agreement /Corporate Agency Agreement / Broker's Agreement

<sup>2</sup> There is no Persistency Bonus

<sup>3</sup> PB = Persistency Bonus, will be paid at year 5 only

#### **<sup>4</sup> 12-Month Claw-back Rule:**

All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on this product shall be repaid to Manulife forthwith if the insured of the Policy dies within the first 12 months after the policy is issued (except accidental death).

#### **<sup>5</sup> 24-Month Claw-back Rule:**

24-Month Claw-back Rule: All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on the following Manulife Product to which the following rider/benefit is attached shall be repaid to Manulife forthwith if a claim is accrued under and made to such rider/benefit within the first 24 months after the policy is issued:-

Manulife Product	Rider/Benefit
MyChoice (Basic Protection)	Critical Illness Advance Benefit
ManuLeisure Deferred Annuity	Critical Illness Advance Benefit

#### **<sup>6</sup> 12-Months Claw-back Rule for La Vie (Reduce Death Benefit):**

All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on this product shall be repaid to Manulife forthwith if the insured of the Policy dies within the first 12 months after the policy is issued (except accidental death).

#### **<sup>7</sup> Cash Assistance Benefit (After exercising the Guarantee of Insurability Option (GIO)):**

- The first year after GIO = Original commission/ service fee / persistency bonus on YRT (Yearly Renewable Term) premium + 45% x (level premium after GIO – YRT premium at attained age if GIO had not been exercised)
- Thereafter (in a form of Service fee) = 2% (if attached to non-ILAS base plan) or 3% (if attached to ILAS base plan) x level premium after GIO

#### **<sup>8</sup> Service Fee for ManuGuard Medical Plan/Benefit (with an effective date falling on or after January 1, 2017)**

Service fee will be paid to servicing brokers/Independent Agents only for ManuGuard Medical Plan/Benefit with an effective date falling on or after January 1, 2017.

<sup>10</sup> Trailer Fee is payable subject to a valid Independent Agent's Agreement /Corporate Agency Agreement / Broker's Agreement

#### **<sup>11</sup> 12-Months Claw-back Rule for La Vie 2 (Standard life protection option):**

All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on this product shall be repaid to Manulife forthwith if the insured of the Policy dies within the first 12 months after the policy is issued (except accidental death).

## B. Shelved Products

### I. Basic Plans

Plan Name	Premium Paying Period	Commission		
		Year 1	Year 2*	Year 2+
Alpha 傲富 <sup>4</sup> (Not accept for new application from 1 January 2015)		Commission on Base Saving Premium		Trailer Fee (p.a.) <sup>10</sup>
o Initial Account / Accumulation Account	10	22.2%	22.2%	0.5%
	15	33.3%	33.3%	0.5%
	20	44.4%	44.4%	0.5%
	25	55.5%	55.5%	0.5%
	Trailer Fee is calculated based on the sum of Initial Account value and Accumulation Account value (exclude MIL Cash Fund) on each Monthiversary starting from the 13th Monthiversary [Trailer Fee = 0.5% / 12 x the sum of Initial Account value and Accumulation Account value (exclude MIL Cash Fund) on that Monthiversary]  *Year 2 commission will be released monthly even for annual mode policy where the annual premium is paid at the Start of the year.			
o Privilege Top-up Account				
Commission per Top up Premium Paid	5.5%			
Trailer Fee <sup>10</sup>	nil			

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Disability Income Protector 傷殘入息保障計劃 (Not accept new application from 25 Jan 2020)		60%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
EconoTerm 優惠定期保 (Not accept new application from 7 September 2013)		30%	15%	5%	PB <sup>3</sup>	25%	15%	5%	PB <sup>3</sup>	20%	15%	5%	PB <sup>3</sup>
Education Allowance Plan 教育津貼計劃 <sup>2,4</sup> (Not accept new application from 29 May 2012)		30%	2%	2%	-	30%	2%	2%	-	27%	2%	2%	-
Follow Me ALWAYS 「伴我行」醫療儲備 (Not accept new application from 1 March 2016)	25+	47%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	42%	15%	5%		-	-	-	-	-	-	-	-
	17-19	42%	10%	5%		-	-	-	-	-	-	-	-
	14-16	37%	10%	5%		-	-	-	-	-	-	-	-
	11-13	32%	10%	5%		-	-	-	-	-	-	-	-
	10	27%	10%	5%		-	-	-	-	-	-	-	-
	7-9	22%	5%	3%		-	-	-	-	-	-	-	-
	6	17%	5%	3%		-	-	-	-	-	-	-	-
Follow Me TOMORROW 「伴我行」醫療儲備 (Not accept new application from 1 March 2016)	5	12%	5%	3%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	25+	45%	15%	5%		-	-	-	-	-	-	-	-
	20-24	40%	15%	5%		-	-	-	-	-	-	-	-
	17-19	40%	10%	5%		-	-	-	-	-	-	-	-
	14-16	35%	10%	5%		-	-	-	-	-	-	-	-
	11-13	30%	10%	5%		-	-	-	-	-	-	-	-
	10	25%	10%	5%		-	-	-	-	-	-	-	-
	7-9	20%	5%	3%		-	-	-	-	-	-	-	-
	6	15%	5%	3%		-	-	-	-	-	-	-	-
	5	10%	5%	3%		-	-	-	-	-	-	-	-

Plan Name	Issue Age	Commission			
		Year 1	Year 2	Year 3-4	Year 5/5+
Educator 21 精嬰 21 保障計劃	0-5	60%	15%	5%	PB <sup>3</sup>
	6-10	55%	15%	5%	

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Guaranteed Retirement Income Plan 保證退休入息保 <sup>2,4</sup> (Not accept new application from 29 May 2012)													
10/10		30%	2%	2%	-	30%	2%	2%	-	27%	2%	2%	-
15/15		40%	2%	2%	-	40%	2%	2%	-	35%	2%	2%	-
20/15		45%	2%	2%	-	45%	2%	2%	-	40%	2%	2%	-
Hospital Protector 住院保障計劃 (Not accept new application from 16 January 2014)		20%	20%	20%	20% <sup>1,2</sup>	-	-	-	-	-	-	-	-
I'm Well 「我・健康」醫療計劃 (Not accept new application from 30 April 2013)		45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Commission	
		Year 1	Year 2
Jade RMB Insurance Plan 翡翠人民幣保險計劃 <sup>4</sup> (2-year Premium, 5-year Maturity) (Not accept new application from 17 June 2014)	0-60	1.6%	-
	61-70	1.2%	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
La Vie 赤霞珠終身壽險計劃 <sup>6</sup> (For new business with proposal generated on or before May 28 2012)	12	39%	3%	2%	2% <sup>1,2</sup>	36%	3%	2%	2% <sup>1,2</sup>	-	-	-	-
	8	30%	3%	2%	2% <sup>1,2</sup>	27%	3%	2%	2% <sup>1,2</sup>	-	-	-	-

Plan Name	Issue Age	Premium Paying Period	Year 1	Year 2	Year 3	Year 4	Year 5
ManuAmber Care 珀齡關懷保障計劃 <sup>4</sup> (Not accept new application from 25 Jan 2020)	55-60	25+	40%	15%	5%	5%	PB <sup>3</sup>
	61-65	20-24	35%	15%	5%	5%	
	66-68	17-19	35%	10%	5%	5%	
	69-71	14-16	30%	10%	5%	5%	
	72-74	11-13	25%	10%	5%	5%	
	75	10	20%	10%	5%	5%	
	76-78	7-9	15%	5%	3%	3%	
	79	6	10%	5%	3%	3%	
	80	5	5%	5%	3%	3%	

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuCritical Care 自在生活危疾保 (Not accept new application from 25 Jan 2020)	25+	50%	15%	5%	PB <sup>3</sup>	45%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	45%	15%	5%		40%	15%	5%		-	-	-	-
	17-19	45%	10%	5%		40%	10%	5%		-	-	-	-
	14-16	40%	10%	5%		35%	10%	5%		-	-	-	-
	11-13	35%	10%	5%		30%	10%	5%		-	-	-	-
	10	30%	10%	5%		25%	10%	5%		-	-	-	-
	7-9	25%	5%	3%		20%	5%	3%		-	-	-	-
	6	20%	5%	3%		15%	5%	3%		-	-	-	-
	5	15%	5%	3%		10%	5%	3%		-	-	-	-
ManuEssential Care 樂康無憂危疾保 (Not accept new application from 25 Jan 2020)	25+	45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	40%	15%	5%		-	-	-	-	-	-	-	-
	17-19	40%	10%	5%		-	-	-	-	-	-	-	-
	14-16	35%	10%	5%		-	-	-	-	-	-	-	-
	11-13	30%	10%	5%		-	-	-	-	-	-	-	-
	10	25%	10%	5%		-	-	-	-	-	-	-	-
	7-9	20%	5%	3%		-	-	-	-	-	-	-	-
	6	15%	5%	3%		-	-	-	-	-	-	-	-
	5	10%	5%	3%		-	-	-	-	-	-	-	-

Plan Name	Commission			
	Year 1	Year 2	Year 3-4	Year 5+
ManuFlex Protector 智選萬用壽險計劃 (Not accept for new application from 31 December 2016)				
• Minimum Premium	52%	10%	-	-
• Excess Premium	27%	-	-	-
• Cash Commission (On all premiums received, include Top up premium)	3%	3%	3%	-
• Service Fee (On all premiums received, include Top up premium)	-	-	-	3% <sup>1,2</sup>
<b>1st Year Commission for minimum premium and excess premium</b> <ul style="list-style-type: none"> <li>1st Year commission payable for minimum premium and excess premium as premium is received</li> <li>In the first policy year, commission is payable when premium is received regardless of the payment mode (monthly or annually), subject to commission cap of the 1st policy year. Note: The commission cap is equal to the amount of 1st year commission entitled, i.e. 1st Year Minimum Premium x 52% + 1st Year Excess Premium x 27%</li> </ul> <b>2nd Year commission</b> <ul style="list-style-type: none"> <li>2nd Year commission payable as premium is due and received.</li> </ul> <b>Cash Commission / Service Fee</b> <ul style="list-style-type: none"> <li>Cash commission / Service fee is paid on all premium when premium is received.</li> <li>2nd Year onwards Cash (renewal) commission will be paid for all premiums received and counts as renewal commission</li> <li>Cash commission payable in the first year is not counted towards First Year Commission for the purpose of determining the Monthly Bonus</li> </ul>				

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuGuard Medical Plan 守護一生醫療保障計劃 (with effective date falling on any date before January 1, 2017)		45%	15%	5%	2% <sup>1,2,9</sup>	-	-	-	-	-	-	-	-
Manulife Investment Solutions 宏利智富錦囊 <sup>4</sup> (Not accept for new application from 17 February 2015) <i>Special Monthly Bonus of 0.5% in Year 1</i>		5%	-	-	-	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuMulti Care 樂活無憂危疾保 <sup>2</sup> (Not accept new application from 25 Jan 2020)	25+	45%	15%	3%	<u>3% for Year 5 only</u>	-	-	-	-	-	-	-	-
	20-24	40%	12%	3%		-	-	-	-	-	-	-	-
	17-19	40%	8%	3%		-	-	-	-	-	-	-	-
	14-16	35%	8%	3%		-	-	-	-	-	-	-	-
	11-13	30%	8%	3%		-	-	-	-	-	-	-	-
	10	25%	8%	3%		-	-	-	-	-	-	-	-
	7-9	20%	3%	3%		-	-	-	-	-	-	-	-
	6	15%	3%	3%		-	-	-	-	-	-	-	-
ManuPrime Care 樂健無憂危疾保	5	10%	3%	3%	<u>PB<sup>3</sup></u>	-	-	-	-	-	-	-	-
	25+	45%	15%	5%		-	-	-	-	-	-	-	-
	20-24	40%	15%	5%		-	-	-	-	-	-	-	-
	17-19	40%	10%	5%		-	-	-	-	-	-	-	-
	14-16	35%	10%	5%		-	-	-	-	-	-	-	-
	11-13	30%	10%	5%		-	-	-	-	-	-	-	-
	10	25%	10%	5%		-	-	-	-	-	-	-	-
	7-9	20%	5%	3%		-	-	-	-	-	-	-	-
	6	15%	5%	3%		-	-	-	-	-	-	-	-
	5	10%	5%	3%		-	-	-	-	-	-	-	-

Plan Name	Commission (For Subscription Amount)
Manulife Secure IncomePlus 宏利優裕錦囊	5%
	Trailer fee <sup>10</sup> for 1 to 10 year: 0.25% of policy value
Commission will be payable on all premiums received by Manulife for MSIP and the applicable commission rate shall be 5% of the total subscription amount subject to a claw back of 0.5% of the total subscription amount if the total subscription amount received by Manulife is less than US\$50,000 and the policyholder fails to make subsequent subscription(s) regularly as specified in the relevant policy endorsement.	

Plan Name	Premium Paying Period (Years)	Commission Payment Period			
		Year 1	Year 2	Year 3-4	Year 5+
ManuSave Insurance Plan 宏富儲蓄保險計劃 (Not accept for new application from 1 April 2015)		(Percentage of premium due and paid)			
	6	15%	3%	2%	2% <sup>1,2</sup>
	12	36%	3%	2%	2% <sup>1,2</sup>
• For 12 years Premium Paying Period with Inflation Protector Option (IPO)					
	Year since effective date of respective IPO layer				
	Year 1	Year 2	Year 3-4	Year 5+	
Perspective IPO layer (Premium Paying Period of respective IPO layer)	(Percentage of premium due and paid)				
○ 1st IPO layer (11 years)	33%	3%	2%	2%	2% <sup>1,2</sup>
○ 2nd IPO layer (10 years)	30%	3%	2%	2%	2% <sup>1,2</sup>
○ 3rd IPO layer (9 years)	27%	3%	2%	2%	2% <sup>1,2</sup>
○ 4th IPO layer (8 years)	24%	3%	2%	2%	2% <sup>1,2</sup>
○ 5th IPO layer (7 years)	21%	3%	2%	2%	2% <sup>1,2</sup>
○ 6th IPO layer (6 years)	18%	3%	2%	2%	2% <sup>1,2</sup>

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuSelect Investment Protector 宏利精選投資保 (MIP) (Not accept for new application from 3 February 2015)													
o 1st year MPRE		52%	10%	-	-	52%	10%	-	-	47%	10%	-	-
o Cash Commission (on all premium received)  Cash commission payable in the first year is not counted towards First Year Commission for the purpose of determining the Monthly Bonus		3%	3%	3%	-	3%	3%	3%	-	3%	3%	3%	-
o Service Fee (on all premium received)		-	-	-	3% <sup>1,2</sup>				3% <sup>1,2</sup>				3% <sup>1,2</sup>
ManuTotal Care 樂享人生危疾保 (Not accept for new application from 4 November 2018)	25+	45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	40%	15%	5%		35%	15%	5%		-	-	-	-
	17-19	40%	10%	5%		35%	10%	5%		-	-	-	-
	14-16	35%	10%	5%		30%	10%	5%		-	-	-	-
	11-13	30%	10%	5%		25%	10%	5%		-	-	-	-
	10	25%	10%	5%		20%	10%	5%		-	-	-	-
	7-9	20%	5%	3%		15%	5%	3%		-	-	-	-
	6	15%	5%	3%		10%	5%	3%		-	-	-	-
	5	10%	5%	3%		5%	5%	3%		-	-	-	-

Plan Name	Issue Age	Premium Paying Period	Year 1	Year 2	Year 3	Year 4	Year 5
ManuSilver Care 樂齡關懷保障計劃 <sup>4</sup>	55-60	25+	40%	15%	5%	5%	PB <sup>3</sup>
	61-65	20-24	35%	15%	5%	5%	
	66-68	17-19	35%	10%	5%	5%	
	69-71	14-16	30%	10%	5%	5%	
	72-74	11-13	25%	10%	5%	5%	
	75	10	20%	10%	5%	5%	
	76-78	7-9	15%	5%	3%	3%	
	79	6	10%	5%	3%	3%	
	80	5	5%	5%	3%	3%	



Plan Name	Premium Paying Period (Years)	Commission Payment Period					
		Year 1 <sup>*</sup>	Year 2	Year 3-4	Year 5		
ManuVision 宏達儲蓄保障計劃 <sup>4</sup> (For new business submitted before 1 Apr 2017)	(Percentage of premium due and paid)						
○ For issue age of 0 to 59	5	20%	3%	2%	2%		
	10	38%	3%	2%	PB <sup>3</sup>		
<p><sup>*</sup>The above first year commission rate is only applicable to policy with <b>issue age of 0 to 59</b>.</p> <ul style="list-style-type: none"><li>Please refer to the below sections for the first year commission rate for <b>issue age of 60 and above</b>.</li><li>The commission rates for Year 2 to 5 in the above table apply to all issue ages.</li></ul> <p>○ <b>First Year Commission rate for issue age of 60 to 65</b></p> <ul style="list-style-type: none"><li>Please commission rates for Year 2 to 5 follow the table above</li></ul>							
Issue Age Premium Paying Period		First year commission rate for issue age of 60 to 65 (Percentage of Premium due and paid)					
(years)		60	61	62	63	64	65
5		19.5%	19%	18.5%	18%	17.5%	17%
10		37%	36%	35%	34%	33%	32%

Plan Name	Premium Paying Period (Years)	Commission Payment Period				
		Year 1*	Year 2	Year 3-4	Year 5	
ManuVision 宏達儲蓄保障計劃 <sup>4</sup> (For new business submitted on or after 1 Apr 2017) (Not accept for new application from 19 January 2019)	(Percentage of premium due and paid)					
○ For issue age of 0 to 59	5	25%	3%	2%	2%	
	10	38%	3%	2%	PB <sup>3</sup>	
*The above first year commission rate is only applicable to policy with <b>issue age of 0 to 59</b> . <ul style="list-style-type: none"><li>Please refer to the below sections for the first year commission rate for <b>issue age of 60 and above</b>.</li><li>The commission rates for Year 2 to 5 in the above table apply to all issue ages.</li></ul>						
○ <b>First Year Commission rate for issue age of 60 to 65</b> <ul style="list-style-type: none"><li>Please commission rates for Year 2 to 5 follow the table above</li></ul>						
<div>Issue Age</div> <div>Premium Paying Period</div>	First year commission rate for issue age of 60 to 65 (Percentage of Premium due and paid)					
(years)	60	61	62	63	64	65
5	24.5%	24%	23.5%	23%	22.5%	22%
10	37%	36%	35%	34%	33%	32%

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	-
ManuWise Deferred Annuity 歲稅無憂延期年金 <sup>4,5</sup> (For all banding) (Not accept new application from 3 Oct 2019)													
○ For Annuity Income Period of 20 years	10	30%	2.5%	2%	0%	-	-	-	-	-	-	-	-
	5	15%	2.5%	2%	0%	-	-	-	-	-	-	-	-
○ For Annuity Income Period of 10 years	10	27%	2.5%	2%	0%	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Matrix 邁駿投資理財計劃 <sup>4</sup> (Not accept for new application from 8 November 2014)													
○ Premium paid to Base Savings Account	25	48%	3%	3%	3% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	15	28%	3%	3%	3% <sup>1,2</sup>	-	-	-	-	-	-	-	-
	10	18%	3%	3%	3% <sup>1,2</sup>	-	-	-	-	-	-	-	-
○ Premium paid to Privilege Top-up Premium		3%	-	-	-	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Premier Estate Protector Series 卓越保障計劃系列 (PEP) <sup>4</sup> (For new business with proposal generated on or before 22 December 2013)  <i>For each layer of additional coverage that offered by Inflation Protection Option, related commission of each layer will be paid according to the reminding premium paying period of the basic policy.</i>	25 or above	60%	15%	5%	PB <sup>3</sup>	55%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	55%	15%	5%		50%	15%	5%		-	-	-	-
	17-19	50%	10%	5%		45%	10%	5%		-	-	-	-
	14-16	45%	10%	5%		40%	10%	5%		-	-	-	-
	11-13	40%	10%	5%		35%	10%	5%		-	-	-	-
	10	35%	10%	5%		30%	10%	5%		-	-	-	-
	8-9	30%	5%	3%		25%	5%	3%		-	-	-	-
	7	25%	5%	3%		20%	5%	3%		-	-	-	-
	6	20%	5%	3%		15%	5%	3%		-	-	-	-
	5	15%	5%	3%	2%*	10%	5%	3%	2%*	-	-	-	-
Premier Estate Protector Series 卓越保障計劃系列 (PEP) (Dec 2013 Version) (For new business with proposal generated on or before 1 August 2017)  <i>For each layer of additional coverage that offered by Inflation Protection Option, related commission of each layer will be paid according to the remaining premium paying period of the basic policy.</i>	25+	60%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
	20-24	55%	15%	5%		-	-	-	-	-	-	-	-
	17-19	50%	10%	5%		-	-	-	-	-	-	-	-
	14-16	45%	10%	5%		-	-	-	-	-	-	-	-
	11-13	40%	10%	5%		-	-	-	-	-	-	-	-
	10	35%	10%	5%		-	-	-	-	-	-	-	-
	8-9	30%	5%	3%		-	-	-	-	-	-	-	-
	7	25%	5%	3%		-	-	-	-	-	-	-	-
	6	20%	5%	3%		-	-	-	-	-	-	-	-
	5	20%	3%	2%	2%	-	-	-	-	-	-	-	-
Mortgage Protector 「安居寶」計劃 (Not accept new application from 1 March 2016)		30%	30%	Yr 3 - 10% Yr 4 - PB <sup>3</sup>	-	30%	15%	5%	PB <sup>3</sup>	25%	15%	5%	PB <sup>3</sup>

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
MyChoice 理想退休入息計劃 • Enhanced Protection Option (Not accept new application from 1 March 2016)													
○ For Guaranteed Income Period of 20 years or above	25 and 25+	55%	10%	2%	0%	-	-	-	-	-	-	-	-
	24	54%	10%	2%	0%	-	-	-	-	-	-	-	-
	23	53%	10%	2%	0%	-	-	-	-	-	-	-	-
	22	52%	10%	2%	0%	-	-	-	-	-	-	-	-
	21	51%	10%	2%	0%	-	-	-	-	-	-	-	-
	20	50%	10%	2%	0%	-	-	-	-	-	-	-	-
	19	49%	5%	2%	0%	-	-	-	-	-	-	-	-
	18	48%	5%	2%	0%	-	-	-	-	-	-	-	-
	17	47%	5%	2%	0%	-	-	-	-	-	-	-	-
	16	46%	5%	2%	0%	-	-	-	-	-	-	-	-
	15	45%	5%	2%	0%	-	-	-	-	-	-	-	-
	14	43%	5%	2%	0%	-	-	-	-	-	-	-	-
	13	41%	5%	2%	0%	-	-	-	-	-	-	-	-
	12	39%	5%	2%	0%	-	-	-	-	-	-	-	-
	11	37%	5%	2%	0%	-	-	-	-	-	-	-	-
	10	35%	2.5%	2%	0%	-	-	-	-	-	-	-	-
○ For Guaranteed Income Period of 10 years	20	45%	10%	2%	0%	-	-	-	-	-	-	-	-
	15	40%	5%	2%	0%	-	-	-	-	-	-	-	-
	10	30%	2.5%	2%	0%	-	-	-	-	-	-	-	-
MyWay 雋享保障計劃	15	45%	5%	3%	PB <sup>3</sup>	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Commission			
		Year 1	Year 2	Year 3-4	Year 5/5+
Pearl RMB Annuity Insurance Plan 明珠人民幣入息保險計劃 <sup>4</sup> (Not accept new application from 29 June 2013)	0-60	2.0%	-	-	-
	61-70	1.5%	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	-
Personal Accident Plan 個人意外計劃 (Not accept for new application from 4 November 2018)		30%	20%	20%	20% 1,2	-	-	-	-	-	-	-	-

Plan Name	Issue Age	Commission	
		Single Premium below USD 50,000	Single Premium equal to USD 50,000 or above
Platinum One 尊貴一生 <sup>2,4</sup> (Not accept for new application from 19 January 2019)	0-65	2%	2.5%
	66-70	NA	2%
	71-75	NA	1.5%
	76-80	NA	1%

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Premier Income Protector 卓越入息保障計劃 (Not accept new application from 1 March 2016)		60%	15%	5%	<u>PB<sup>3</sup></u>	-	-	-	-	-	-	-	-
Premier Lady Protection/Bonus Plan 綽悅女性保障 / 綽慧女性保障計劃 (Not accept new application from 10 November 2012)		60%	15%	5%	<u>PB<sup>3</sup></u>	60%	15%	5%	<u>PB<sup>3</sup></u>	55%	15%	5%	<u>PB<sup>3</sup></u>
Premier Life Critical Illness Protector 安康人生危疾保 (Not accept new application from 1 March 2016)		45%	15%	5%	<u>PB<sup>3</sup></u>	40%	15%	5%	<u>PB<sup>3</sup></u>	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Premier Lifestyle Protector 卓越「寫意生活」保障計劃 (Not accept new application from 10 November 2012)	25+	60%	15%	5%	<u>PB<sup>3</sup></u>	60%	15%	5%	<u>PB<sup>3</sup></u>	55%	15%	5%	<u>PB<sup>3</sup></u>
	20 – 24	60%	15%	5%		60%	15%	5%		55%	15%	5%	
	17 – 19	55%	10%	5%		55%	10%	5%		50%	10%	5%	
	15 – 16	50%	10%	5%		50%	10%	5%		45%	10%	5%	
Premier New Generation Planner 卓越「新世代」保障計劃 (Not accept for new application from 19 January 2019)		55%	15%	5%	<u>PB<sup>3</sup></u>	55%	15%	5%	<u>PB<sup>3</sup></u>	50%	15%	5%	<u>PB<sup>3</sup></u>

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Premier Protector Series 卓越優惠保障計劃系列 (Premier Protector and Premier Protector 25 ) <sup>4</sup> (For new business with proposal generated on or before 22 December 2013)  For each layer of additional coverage that offered by Inflation Protection Option, related commission of each layer will be paid according to the remaining premium paying period of the basic policy.  * This commission will be applied to policies effective from 29 May 2012	25 or above	60%	15%	5%	PB <sup>3</sup>	55%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	55%	15%	5%		50%	15%	5%		-	-	-	-
	17-19	50%	10%	5%		45%	10%	5%		-	-	-	-
	14-16	45%	10%	5%		40%	10%	5%		-	-	-	-
	11-13	40%	10%	5%		35%	10%	5%		-	-	-	-
	10	35%	10%	5%		30%	10%	5%		-	-	-	-
	8-9	30%	5%	3%		25%	5%	3%		-	-	-	-
	7	25%	5%	3%		20%	5%	3%		-	-	-	-
	6	20%	5%	3%		15%	5%	3%		-	-	-	-
	5	15%	5%	3%	2%*	10%	5%	3%	2%*	-	-	-	-
Premier Retirement Income Plan 卓越退休入息保 <sup>2</sup> (Not accept new application from 29 May 2012)													
○ Level Death Benefit	25 and 25+	55%	2.5%	2%	0%	55%	2.5%	2%	0%	50%	2.5%	2%	0%
	24	54%	2.5%	2%	0%	54%	2.5%	2%	0%	49%	2.5%	2%	0%
	23	53%	2.5%	2%	0%	53%	2.5%	2%	0%	48%	2.5%	2%	0%
	22	52%	2.5%	2%	0%	52%	2.5%	2%	0%	47%	2.5%	2%	0%
	21	51%	2.5%	2%	0%	51%	2.5%	2%	0%	46%	2.5%	2%	0%
	20	50%	2.5%	2%	0%	50%	2.5%	2%	0%	45%	2.5%	2%	0%
	19	49%	2.5%	2%	0%	49%	2.5%	2%	0%	44%	2.5%	2%	0%
	18	48%	2.5%	2%	0%	48%	2.5%	2%	0%	43%	2.5%	2%	0%
	17	47%	2.5%	2%	0%	47%	2.5%	2%	0%	42%	2.5%	2%	0%
	16	46%	2.5%	2%	0%	46%	2.5%	2%	0%	41%	2.5%	2%	0%
○ Refund of Premium Death Benefit <sup>4</sup>	25 and 25+	50%	2.5%	2%	0%	50%	2.5%	2%	0%	45%	2.5%	2%	0%
	24	49%	2.5%	2%	0%	49%	2.5%	2%	0%	44%	2.5%	2%	0%
	23	48%	2.5%	2%	0%	48%	2.5%	2%	0%	43%	2.5%	2%	0%
	22	47%	2.5%	2%	0%	47%	2.5%	2%	0%	42%	2.5%	2%	0%
	21	46%	2.5%	2%	0%	46%	2.5%	2%	0%	41%	2.5%	2%	0%
	20	45%	2.5%	2%	0%	45%	2.5%	2%	0%	40%	2.5%	2%	0%
	19	44%	2.5%	2%	0%	44%	2.5%	2%	0%	39%	2.5%	2%	0%
	18	43%	2.5%	2%	0%	43%	2.5%	2%	0%	38%	2.5%	2%	0%
	17	42%	2.5%	2%	0%	42%	2.5%	2%	0%	37%	2.5%	2%	0%
	16	41%	2.5%	2%	0%	41%	2.5%	2%	0%	36%	2.5%	2%	0%
Premier Saver 智裕儲蓄保 <sup>2</sup> (Not accept new application from 29 May 2012)		15%	2%	2%	-	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
PremierPlus Critical Illness Protector 卓越危疾保系列 (Not accept new application from 21 June 2011)	25+	45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	40%	15%	5%		35%	15%	5%		-	-	-	-
	17-19	40%	10%	5%		35%	10%	5%		-	-	-	-
	14-16	35%	10%	5%		30%	10%	5%		-	-	-	-
	11-13	30%	10%	5%		25%	10%	5%		-	-	-	-
	10	25%	10%	5%		20%	10%	5%		-	-	-	-
	7-9	20%	5%	3%		15%	5%	3%		-	-	-	-
	6	15%	5%	3%		10%	5%	3%		-	-	-	-
	5	10%	5%	3%		5%	5%	3%		-	-	-	-
Select Ten 錦繡十載 (Not accept new application from 7 September 2013)		30%	30%	Yr 3 - 10% Yr 4 - PB <sup>3</sup>	-	30%	10%	5%	Yr 5 - 5% Yr 6 - PB <sup>3</sup>	-	-	-	-
Senior Care 長者人壽保障計劃 (Not accept new application from 24 December 2013)		60%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
Skyline 宏圖 <sup>4</sup> Commission: Based on the single premium, i.e. net of Administration Fee (Not accept new application from 25 Jan 2020)		2.5%	-	-	-	-	-	-	-	-	-	-	-
Take Care 「萬無一失」個人意外保障計劃 (Not accept new application from 11 January 2016)		36%	15%	5%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-
Vita 活得精彩危疾保 (Not accept new application from 19 March 2013)	25+	45%	15%	5%	2% <sup>1,2</sup>	40%	15%	5%	2% <sup>1,2</sup>	-	-	-	-
	20-24	40%	15%	5%		35%	15%	5%		-	-	-	-
	17-19	40%	10%	5%		35%	10%	5%		-	-	-	-
	14-16	35%	10%	5%		30%	10%	5%		-	-	-	-
	11-13	30%	10%	5%		25%	10%	5%		-	-	-	-
	10	25%	10%	5%		20%	10%	5%		-	-	-	-
	7-9	20%	5%	3%		15%	5%	3%		-	-	-	-
	6	15%	5%	3%		10%	5%	3%		-	-	-	-
	5	10%	5%	3%		5%	5%	3%		-	-	-	-
Wealth Max 創富之選 (Not accept new application from 29 May 2012)		55%	15%	5%	PB <sup>3</sup>	55%	15%	5%	PB <sup>3</sup>	50%	15%	5%	PB <sup>3</sup>
Wealth Target 財富智選 <sup>2,4</sup> (Not accept new application from 10 November 2012)													
• Wealth Target 10		15%	2%	2%	-	-	-	-	-	-	-	-	-
• Wealth Target 12		24%	2%	2%	-	-	-	-	-	-	-	-	-
• Wealth Target 16		36%	2%	2%	-	-	-	-	-	-	-	-	-
Whole In One Protector 一本萬利保障計劃 (Not accept new application from 2 August 2017)		3%	-	-	-	-	-	-	-	-	-	-	-

## II. Riders

### a) Riders have Commission Rate following the Base Plan attached

Commission rates of the following riders are the same as that applicable to basic plan attached if the rider concerned is not attached to a Matrix or Alpha policy.

Accidental Death & Dismemberment Benefit 意外死亡及傷殘附加保障 (Not accept new application from 11 January 2016)

Advance Payment Disability Benefit 傷殘優先賠償保障 (Not accept new application from 1 March 2016)

Hospital Benefit 住院附加保障 (Not accept new application from 16 January 2014)

Level Term 安定保附加保障 (Not accept new application from 19 October 2013)

Long Term Care Continuing Income Benefit 長期護理持續入息附加保障 (Not accept new application from 1 March 2016)

Major Disease Benefit 重病應急附加保障 (Not accept new application from 4 November 2018)

Mortgage Benefit 安居寶附加保障 (Not accept new application from 1 March 2016)

Premier Income Benefit 卓越入息附加保障 (Not accept new application from 25 January 2020)

Select Ten 錦繡十載附加保障 (Not accept new application from 7 September 2013)

### b) Riders have their own Commission Rate

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Accident Assistance Benefit 綜合意外附加保障 (Not accept new application from 6 May 2018)		45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
Critical Illness Living Benefit — 世無憂危疾附加保障系列 (Not accept new application from 19 March 2013)  Different commission rate will be applied for Unit-linked Insurance Product.	25+	45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	40%	15%	5%		35%	15%	5%		-	-	-	-
	17-19	40%	10%	5%		35%	10%	5%		-	-	-	-
	14-16	35%	10%	5%		30%	10%	5%		-	-	-	-
	11-13	30%	10%	5%		25%	10%	5%		-	-	-	-
	10	25%	10%	5%		20%	10%	5%		-	-	-	-
	7-9	20%	5%	3%		15%	5%	3%		-	-	-	-
	6	15%	5%	3%		10%	5%	3%		-	-	-	-
	5	10%	5%	3%		5%	5%	3%		-	-	-	-
Early Stage Critical Illness Benefit 早期危疾附加保障 (Not accept new application from 25 Jan 2020)													
○ Before exercising the Guarantee of Insurability Option (GIO)		45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
○ After exercising the GIO		<ul style="list-style-type: none"> <li>The first year after GIO = Original commission/ persistency bonus on YRT (Yearly Renewable Term) premium + 45% x (level premium after GIO – YRT premium at attained age if GIO had not been exercised)</li> <li>Thereafter (in a form of Service fee) = 2% x level premium after GIO</li> </ul>											

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
ManuGuard Medical Benefit 守護一生醫療附加保障 (Coverage for HK/non-HK resident)  (With effective date falling on any date before January 1, 2017)													
○ For attaching to a basic plan except the shelved ManuSelect Investment Protector		45%	15%	5%	2% 1,2,9								
○ Applicable to the shelved ManuSelect Investment Protector													
- Commission		42%	12%	2%									
- Cash Commission		3%	3%	3%									
- Service Fee					2% 1,2,9								
Maternity Benefit 懷孕保障 <sup>2</sup> (Not accept new application from 4 November 2018)		3%	-	-	-	-	-	-	-	-	-	-	-
MY Premier Lady's Benefit 我的智愛女性附加保障 (Not accept new application from 4 November 2018)		45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Personal Accident Benefit 個人意外附加保障 (Not accept new application from 6 May 2018)													
○ For attaching to a basic plan except the shelved ManuSelect Investment Protector		30%	20%	20%	20% 1,2	-	-	-	-	-	-	-	-
○ For attaching to the shelved ManuSelect Investment Protector													
○ Commission		27%	17%	17%	-	-	-	-	-	-	-	-	-
○ Cash Commission		3%	3%	3%	-	-	-	-	-	-	-	-	-
○ Service Fee		-	-	-	20% 1,2	-	-	-	-	-	-	-	-
Premier Life Critical Illness Benefit 安康人生危疾附加保障 (Not accept new application from 4 November 2018)		45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-
Premier Life Hospital Benefit 安康人生住院附加保障 (Not accept new application from 30 April 2013)		45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-



Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
PremierPlus Critical Illness Benefit 卓越危疾附加保障系列 (Not accept new application from 21 June 2011)  <i>Different commission rate will be applied for Unit-linked Insurance Product.</i>	25+	45%	15%	5%	PB <sup>3</sup>	40%	15%	5%	PB <sup>3</sup>	-	-	-	-
	20-24	40%	15%	5%		35%	15%	5%		-	-	-	-
	17-19	40%	10%	5%		35%	10%	5%		-	-	-	-
	14-16	35%	10%	5%		30%	10%	5%		-	-	-	-
	11-13	30%	10%	5%		25%	10%	5%		-	-	-	-
	10	25%	10%	5%		20%	10%	5%		-	-	-	-
	7-9	20%	5%	3%		15%	5%	3%		-	-	-	-
	6	15%	5%	3%		10%	5%	3%		-	-	-	-
	5	10%	5%	3%		5%	5%	3%		-	-	-	-
Refundable Hospital Cash 現金回贈住院保障計劃 (Not accept new application from 10 November 2012)		25%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
Hospital Benefit 住院附加保障 (coverage for non-HK resident) (Not accept new application from 16 January 2014)		45%	15%	5%	PB <sup>3</sup>	-	-	-	-	-	-	-	-
Take Care Personal Accident Benefit 「萬無一失」個人意外保障計劃 (Not accept new application from 11 January 2016) <i>Different commission rate will be applied for Unit-linked Insurance Product.</i>		36%	15%	5%	2% <sup>1,2</sup>	-	-	-	-	-	-	-	-

c) Riders attached to Matrix/Alpha only <sup>1,2</sup>

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
Special Rate for Matrix (Not accept for new application from 8 November 2014) (For all banding) <ul style="list-style-type: none"> <li>Premium paid to Base Savings Account <ul style="list-style-type: none"> <li>For Base Protection Premiums</li> </ul> </li> </ul>													
▪ Accident Assistance Benefit (AAB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Accidental Death & Dismemberment Benefit (AD&D)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Accidental Death Benefit (ADB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Take Care Personal Accident Benefit (TCB)		36%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Advanced Long Term Care Continuing Income Benefit (ALCI)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Cash Assistance Benefit (CAB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Child Care Benefit (CCB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Critical Illness Living Benefit (CLB) (Not accept new application from 19 Mar 2013)	25+	45%	15%	5%	3%	40%	15%	5%	3%	-	-	-	-
	20-24	40%	15%	5%	3%	35%	15%	5%	3%	-	-	-	-
	17-19	40%	10%	5%	3%	35%	10%	5%	3%	-	-	-	-
	14-16	35%	10%	5%	3%	30%	10%	5%	3%	-	-	-	-
	11-13	30%	10%	5%	3%	25%	10%	5%	3%	-	-	-	-
	10	25%	10%	5%	3%	20%	10%	5%	3%	-	-	-	-
	7-9	20%	5%	3%	3%	15%	5%	3%	3%	-	-	-	-
	6	15%	5%	3%	3%	10%	5%	3%	3%	-	-	-	-
▪ PremierPlus Critical Illness Benefit (PPCIB) (Not accept new application from 21 June 2011)	5	10%	5%	3%	3%	5%	5%	3%	3%	-	-	-	-
	25+	45%	15%	5%	3%	40%	15%	5%	3%	-	-	-	-
	20-24	40%	15%	5%	3%	35%	15%	5%	3%	-	-	-	-
	17-19	40%	10%	5%	3%	35%	10%	5%	3%	-	-	-	-
	14-16	35%	10%	5%	3%	30%	10%	5%	3%	-	-	-	-
	11-13	30%	10%	5%	3%	25%	10%	5%	3%	-	-	-	-
	10	25%	10%	5%	3%	20%	10%	5%	3%	-	-	-	-
	7-9	20%	5%	3%	3%	15%	5%	3%	3%	-	-	-	-
▪ Premier Life Critical Illness Benefit (PLCIB)		45%	15%	5%	3%	40%	15%	5%	3%	-	-	-	-
▪ MY Premier Lady Benefit (MYPLB)		45%	15%	5%	3%	40%	15%	5%	3%	-	-	-	-
▪ Maternity Benefit (MX)		3%	-	-	-	-	-	-	-	-	-	-	-
▪ Premium Waiver Benefit (PWB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Payor Benefit (PB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ 10-Year Level Term (Not accept new application from 19 Oct 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ 15-Year Level Term (Not accept new application from 19 Oct 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ 20-Year Level Term (Not accept new application from 19 Oct 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-

Plan Name	Premium Paying Period	Band I				Band II				Band III			
		Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+	Year 1	Year 2	Year 3-4	Year 5/5+
▪ 25-Year Level Term (Not accept new application from 19 October 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Level Term at Age 65 (Not accept new application from 19 October 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Mortgage Benefit (MB)		45%	15%	5%	3%	40%	15%	5%	3%	35%	15%	5%	3%
▪ Golden Lifestyle Hospital Benefit (GLHB) (Not accept new application from 30 April 2013)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Long Term Care Continuing Income Benefit (20 years) (LCI)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Hospital Benefit (HB/HN) (Not accept new application from 16 January 2014)		45%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ Outpatient Benefit		10%	10%	10%	10%	-	-	-	-	-	-	-	-
▪ Refundable Hospital Cash Benefit (RB) (Not accept new application from 10 November 2012)		25%	15%	5%	3%	-	-	-	-	-	-	-	-
▪ EconoTerm Benefit (ETB) (Not accept new application from 7 September 2013)		45%	15%	5%	3%	40%	15%	5%	3%	35%	15%	5%	3%
▪ Select Ten Rider (ST) (Not accept new application from 7 September 2013)		45%	15%	5%	3%	40%	15%	5%	3%	-	-	-	-
▪ ManuTerm Benefit 10 / ManuTerm Benefit 20		50%	5%	5%	3%	-	-	-	-	-	-	-	-
▪ Hospital Income (HI)		20%	20%	20%	20%	-	-	-	-	-	-	-	-
▪ Premier Income Benefit (PIB)		45%	15%	5%	3%	-	-	-	-	-	-	-	-

#### Notes:

<sup>1</sup> Service Fee is payable subject to a valid Independent Agent's Agreement / Corporate Agency Agreement / Broker's Agreement

<sup>2</sup> There is no Persistency Bonus

<sup>3</sup> PB = Persistency Bonus, will be paid at year 5 only except for Select Ten and Mortgage Protector (Band I).

#### <sup>4</sup> 12-Month Claw-back Rule:

All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on this product shall be repaid to Manulife forthwith if the insured of the Policy dies within the first 12 months after the policy is issued (except accidental death).

#### <sup>5</sup> 24-Month Claw-back Rule:

24-Month Claw-back Rule: All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on the following Manulife Product to which the following rider/benefit is attached shall be repaid to Manulife forthwith if a claim is accrued under and made to such rider/benefit within the first 24 months after the policy is issued:-

Manulife Product	Rider/Benefit
ManuWise Deferred Annuity	Critical Illness Advance Benefit

<sup>6</sup> 12-Month Claw-back Rule for La Vie (Reduce Death Benefit):

All Commission and Bonus paid to Broker/ Insurance Agency by Manulife on this product shall be repaid to Manulife forthwith if the insured of the Policy dies within the first 12 months after the policy is issued (except accidental death).

<sup>9</sup> Service Fee for ManuGard Medical Plan/Benefit (with an effective date falling on any date before January 1, 2017)

Service fee will continue to be paid to producing brokers/Independent Agents for ManuGuard Medical Plan/Benefit with an effective date falling on any date before January 1, 2017.

<sup>10</sup>Trailer Fee is payable subject to a valid Independent Agent's Agreement /Corporate Agency Agreement / Broker's Agreement.

## C. Commission Banding

Plan Name	Currency	Face Amount / Coverage Amount / Guaranteed Amount			
		Band I	Band II	Band III	Band IV
<ul style="list-style-type: none"> <li>ManuCritical Care</li> <li>ManuTotal Care</li> <li>Premier Life Critical Illness Protector</li> <li>Premier Life Critical Illness Benefit</li> <li>PremierPlus Critical Illness Protector</li> <li>Vita</li> </ul>	HKD	100,000 - 799,999	800,000 - 4,000,000	-	-
	USD	12,500 - 99,999	100,000 - 500,000	-	-
<ul style="list-style-type: none"> <li>MY Premier Lady's Benefit</li> </ul>	HKD	100,000 - 799,999	800,000 - 4,000,000	-	-
	USD	12,500 - 99,999	100,000 - 500,000	-	-
	CAD	16,000 - 119,999	120,000 - 600,000	-	-
	GBP	7,000 - 69,999	70,000 - 350,000	-	-
<ul style="list-style-type: none"> <li>La Vie (For new business with proposal generated on or before May 28, 2012)</li> </ul>	HKD	100,000 - 799,999	800,000+	-	-
	USD	12,500 - 99,999	100,000+	-	-
<ul style="list-style-type: none"> <li>ManuTerm 10 / ManuTerm 20</li> <li>ManuTerm Benefit 10 / ManuTerm Benefit 20</li> </ul>	HKD	320,000 - 999,999	1,000,000 - 7,999,999	8,000,000 - 15,999,999	16,000,000+
	USD	40,000 - 124,999	125,000 - 999,999	1,000,000 - 1,999,999	2,000,000+
<ul style="list-style-type: none"> <li>Mortgage Protector</li> </ul>	HKD	320,000 - 999,999	1,000,000 - 3,999,999	4,000,000+	-
<ul style="list-style-type: none"> <li>Premier New Generation Planner</li> <li>Premier Lady Protection/Bonus Plan</li> </ul>	HKD	100,000 - 319,999	320,000 - 799,999	800,000+	-
	USD	12,500 - 39,999	40,000 - 99,999	100,000+	-
	CAD	15,000 - 47,999	48,000 - 119,999	120,000+	-
	GBP	12,500 - 27,999	28,000 - 69,999	70,000+	-
<ul style="list-style-type: none"> <li>EconoTerm</li> </ul>	HKD	1,600,000 - 3,999,999	4,000,000 - 7,999,999	8,000,000+	-
	USD	200,000 - 499,999	500,000 - 999,999	1,000,000+	-
	CAD	240,000 - 599,999	600,000 - 1,199,999	1,200,000+	-
	GBP	200,000 - 349,999	350,000 - 699,999	700,000+	-
<ul style="list-style-type: none"> <li>Education Allowance Plan</li> </ul>	USD	10,800 - 20,999	21,000 - 67,799	67,800+	-
<ul style="list-style-type: none"> <li>Guaranteed Retirement Income Plan 10/10</li> </ul>	HKD	84,000 - 167,999	168,000 - 539,999	540,000+	-
	USD	10,800 - 20,999	21,000 - 67,799	67,800+	-
	CAD	16,200 - 32,399	32,400 - 103,799	103,800+	-
	GBP	7,200 - 14,399	14,400 - 44,999	45,000+	-
<ul style="list-style-type: none"> <li>Guaranteed Retirement Income Plan 15/15</li> <li>Guaranteed Retirement Income Plan 20/15</li> </ul>	HKD	126,000 - 251,999	252,000 - 809,999	810,000+	-
	USD	16,200 - 31,499	31,500 - 101,699	101,700+	-
	CAD	24,300 - 48,599	48,600 - 155,699	155,700+	-
	GBP	10,800 - 21,599	21,600 - 67,499	67,500+	-
<ul style="list-style-type: none"> <li>ManuSelect Investment Protector (MIP)</li> </ul>	HKD	160,000 - 479,999	480,000 - 1,599,999	1,600,000+	-
	USD	20,000 - 59,999	60,000 - 199,999	200,000+	-
<ul style="list-style-type: none"> <li>Premier Estate Protector (PEP)</li> </ul>	HKD	100,000 - 799,999	800,000+	-	-
	USD	12,500 - 99,999	100,000+	-	-
	CAD	15,000 - 119,999	120,000+	-	-
	GBP	12,500 - 69,999	70,000+	-	-
<ul style="list-style-type: none"> <li>Premier Protector</li> </ul>	HKD	200,000 - 1,199,999	1,200,000+	-	-
	USD	25,000 - 149,999	150,000+	-	-
	CAD	30,000 - 179,999	180,000+	-	-
	GBP	25,000 - 104,999	105,000+	-	-
<ul style="list-style-type: none"> <li>Premier Lifestyle Protector</li> <li>Wealth Max</li> </ul>	HKD	100,000 - 319,999	320,000 - 799,999	800,000+	-
	USD	12,500 - 39,999	40,000 - 99,999	100,000+	-
	CAD	15,000 - 47,999	48,000 - 119,999	120,000+	-
	GBP	12,500 - 27,999	28,000 - 69,999	70,000+	-
<ul style="list-style-type: none"> <li>Premier Retirement Income Plan</li> </ul>	HKD	168,000 - 335,999	336,000 - 1,079,999	1,080,000+	-
	USD	21,600 - 41,999	42,000 - 135,599	135,600+	-
<ul style="list-style-type: none"> <li>Select Ten</li> </ul>	HKD	320,000 - 1,599,999	1,600,000 - 3,999,999	-	-
	USD	40,000 - 199,999	200,000 - 499,999	-	-
	CAD	48,000 - 239,999	240,000 - 599,999	-	-
	GBP	40,000 - 139,999	140,000 - 349,999	-	-
<ul style="list-style-type: none"> <li>Wealth Target</li> </ul>	HKD	0 - 99,999	100,000+	-	-
	USD	0 - 12,499	12,500+	-	-
	CAD	0 - 19,999	20,000+	-	-
	GBP	0 - 8,749	8,750+	-	-
<ul style="list-style-type: none"> <li>Critical Illness Living Benefit</li> <li>PremierPlus Critical Illness Benefit</li> </ul>	HKD	80,000 - 799,999	800,000 - 4,000,000	-	-
	USD	10,000 - 99,999	100,000 - 500,000	-	-
	CAD	16,000 - 119,999	120,000 - 600,000	-	-
	GBP	7,000 - 69,999	70,000 - 350,000	-	-

Plan Name	Currency	Face Amount / Coverage Amount / Guaranteed Amount			
		Band I	Band II	Band III	Band IV
<ul style="list-style-type: none"> <li>ManuPrestige</li> <li>ManuPrestige Protector</li> </ul>	HKD	50,000 – 1,999,999	2,000,000+	-	-
	USD	6,250 – 249,999	250,000+	-	-

## **2. Bonuses for HK Core Business**

Starting from January 2010, the standard Broker's/ Insurance Agency's bonuses have been enhanced as follows:

### **A. Monthly Bonus**

- A.1 The monthly bonus of 55% will be released for the paid First Year Commission of all IFP core business\* in the current month.  
\*excluding Manulife Secure IncomePlus, Manulife Investment Solutions, Alpha, Skyline, Manulife Investment Plus and such other products as determined by Manulife.
- A.2 The monthly bonus of 55% will be released for the paid First Year Commission of all MPF core business\* in the current month.  
\*excluding Tax Deductible Voluntary Contributions (TVC).
- A.3 No minimum production requirement.

### **B. Conservation Requirement**

- B.1 This requirement is only applied to bonuses of the IFP business.
- B.2 To qualify for full bonuses, the Broker/Insurance Agency must have a minimum average conservation rate of 90%. If the average conservation rate is from 85% to less than 90%, the bonus payable will be reduced by 25%. Should the average conservation rate be less than 85%, no bonus will be payable.

### **C. Persistency Bonus**

At the expiration of the Commission Payment Period, Brokers/Insurance Agencies are entitled to receive a Persistency Bonus. The Persistency Bonus will be calculated based on paid renewal Premium (such Premiums are to be designated as "Eligible Renewal Premiums") during the accounting year for Policies in force at the end of the accounting year.

The Persistency Bonus on Eligible Renewal Premiums on individual life insurance business will be calculated at rate of 5% (Except "ManuGrand Saver" and "Manulmperial Saver" which will be calculated at rate of 1%) of Eligible Renewal Premiums and will be paid to the Broker/Insurance Agency in one lump sum in the Company's following accounting year. Please refer to "Schedule of Commissions & Bonuses" for products entitled to Persistency Bonus. Conservation requirement is also applied, please refer to 2B.

### **Remarks:**

The Broker/Insurance Agency shall not be entitled to receive the above bonuses from the Company after termination of the Broker's Agreement/Independent Agent's Agreement/ Corporate Agency Agreement.

### 3. Commissions for Group Core & Non-Core Business

This Schedule is attached and part of the Independent Agent's Agreement / Corporate Agency Agreement / Broker's Agreement. Manulife reserves the right at any time to revoke, alter, add, or modify this Schedule by providing written notice. All other terms and conditions will remain unchanged unless specified in writing.

A. Commissions are payable for both in-force Retirement Business and Group Life and Medical Business as long as the Independent Agent's Agreement / Corporate Agency Agreement / Broker's Agreement is in force.

#### B. MPF / ORSO Plan :

##### B.1 Standard Compensation on Contributions of Employer (ER) cases set up effective from 1<sup>st</sup> Feb, 2014

Commissions, Production Credit and Service fee are payable for the MPF scheme(s) & ORSO Scheme set up effective from 1<sup>st</sup> Feb, 2014 according to the schedule below:

	Commission Year		
	First Year		Thereafter
Net Cash Contribution	First Year Commission (FYC)	Production Credit (Core PC)	Service Fee (SF)
First HK\$2.5 M	5.00 %	5.00 %	1.2500 %
Next HK\$2.5 M	2.50 %	2.50 %	0.6250 %
Excess	1.25 %	1.25 %	0.3125 %

Net cash contribution refers to effective annual contributions taking into account for any mandatory contributions shortfall triggered by member transfer-out. It refers to cash contributions after deducting any shortfall, which is the book value of contributions triggered by member transfer-out other than termination of employment. Such shortfall will be determined to cover no more than past 12 month contributions. For any internal transfer from EEMC in contribution account to personal account within the same scheme via P(P) Form, relevant portion on such transfer will be included in the determination of shortfall.

##### B.2 Standard Compensation on Contributions of Self-Employed (SEP) cases

	Commission Year		
	First Year		Thereafter
Net Cash Contribution	First Year Commission (FYC)	Production Credit (Core PC)	Service Fee (SF)
First HK\$2.5 M <sup>††</sup>	5.00 %	5.00 %	1.2500 %

<sup>††</sup> Cash contribution exceeding HK\$ 2.5M is subject to a lower scale in FYC, PC and SF.



### B.3 Standard Compensation on Contributions and Transfer Assets of Tax Deductible Voluntary Contributions Account (TVC Account)

Commissions are payable according to the schedule below:

Scale applied on Net Cash Contributions		Scale applied on Transfer Assets
First Commission Year	Thereafter	Transfer Commission
First Year Commission (FYC)	Renewal Year Commission (RYC)	
5.00%	1.00%	1.00%

\* Broker Bonus doesn't apply to Tax Deductible Voluntary Contributions Account (TVC Account).

### B.4 Standard Compensation on Transfer Asset of Employer (ER) cases set up effective from 1st Feb, 2014, Self-Employed (SEP) cases and Flexi Retirement Contribution

Type	Allocated Transferred Amount	Transfer Commission / Non-core PC	
		With agent's statement / proper identification	Without agent's statement / proper identification
ER	First HK\$30 M	0.600% / 3.000%	0.400% / 2.000%
	Excess	0.250% / 1.250%	0.167% / 0.833%
SEP & FRC	First HK\$25 M	0.600% / 3.000%	0.400% / 2.000%
	Excess	0.150% / 0.750%	0.100% / 0.500%

### B.5 Standard Compensation on Transfer Asset of Personal Account (PA)

Transfer Commission / Non-core PC	
With proper identification	Without proper identification
1.0% / 3.0%	0.4% / 2.0%

The transfer will include any transfer of accrued benefits derived from employee mandatory contributions in the contribution account of other provider to Manulife personal account.

### C. Employer (ER) cases set up prior to 1<sup>st</sup> Feb, 2014

Standard Commissions, Production Credit and Service fee are payable for ER cases set up prior to 1<sup>st</sup> Feb, 2014 according to the schedule below:

	Commission Year		
	First Year		Thereafter
Net Allocated Cash Contribution	First Year Commission (FYC)	Production Credit (PC)	Service Fee (SF)
First HK\$2.5 M	5.00 %	5.00 %	1.2500 %
Next HK\$7.5 M	1.25%	1.25%	0.3125%
Excess	0.50%	0.50%	0.1250%

Standard Transfer Commission on Transfer Asset of Employer (ER) cases set up prior to 1st Feb, 2014

Allocated Transferred Amount	Transfer Commission / Non-core PC	
	With agent's statement / proper identification	Without agent's statement / proper identification
First HK\$25 M	0.6% / 3.0%	0.4% / 2.0%
Excess	0.15% / 0.75%	0.1% / 0.5%

#### D. Non-Standard Compensation of Employer (ER) cases

On case-by-case basis and upon agreement with the relevant broker/ insurance agency, ER cases may be subject to compensation that does not follow commission scale listed in B.1, B.4 and C.

#### E. Claw-back

##### **ER and SEP compensation claw-back**

Under commission scale listed in B.1, B.2, B.4 and C, Manulife may have the discretion to charge back the first year compensation (including FYC, transfer commission and applicable monthly bonus) in the event of any sub-scheme termination within 12 months (whereas all the sub-scheme assets are transferred to other provider and cease to make any contributions to Manulife).

Under flat commission other than commission scale listed above, Manulife may have the discretion to charge back the first year compensation (including FYC and transfer commission) in the event of any sub-scheme termination (whereas all sub-scheme assets are transferred to other provider and cease to make any contributions to Manulife) with a maximum claw-back scale of 75%/50%/25% in year 1/2/3 respectively.

For example, if the sub-scheme terminates within year 1, claw-back amount would be 75% of the aggregate sum of FYC and transfer commission paid; if terminates in year 2, claw-back amount would be 50% and so on.

##### **PA compensation claw-back**

100% of transfer commission will be claw-back if PA transfers out / terminates within 12 months

##### **TVC Account claw-back**

In the event of any TVC account termination (whereas assets are transferred to other provider and cease to make any contributions to Manulife), claw-back of 75%/50%/25% on first year compensation released will be applied if termination incurs in year 1/2/3 respectively. In the event of partial withdrawal, claw-back of 75%/50%/25% on first year compensation released, in proportion to the withdrawal amount, will be applied if withdrawal incurs in year 1/2/3 respectively.

##### **Flexi Retirement Contribution compensation claw-back**

Effective July 1, 2013, for any withdrawal taken within 12 months after any FRC is allocated to a member's account, the case is subject to commission and PC reversal on lump sum and regular contributions received traced back to past 12 months. However, if there was no prior withdrawal within past 24 months, the case is subject to commission and PC reversal on lump sum contributions only.

## F. Group Life and Medical ( Non-Core Business)

Standard Commissions are payable for Group Life and Medical according to the schedule below.

### F.1 Commission Scale

#### F.1.1 For ManuPlan / ManuPro (Packaged LTD Plan)

<u>Annual Premium</u>	<u>Commission</u>
First HK\$100,000 (US\$12,500)	15%
Next HK\$100,000 (US\$12,500)	10%
Excess	5%

#### F.1.2 For ManuCare

	<u>Commission</u>
First Year	20%
Renewal (Service Fee)	15

#### F.1.3 For Tailor-made LTD Plan

<u>Annual Premium</u>	<u>Commission</u>
First HK\$100,000 (US\$12,500)	15%
Next HK\$100,000 (US\$12,500)	10%
Excess	5%

#### F.1.4 For ManuChoice

	<u>Commission</u>
First Year	15%
Renewal (Service Fee)	15%

#### F.1.5 For Flexicare

<u>Annual Premium</u>	<u>Commission</u>
First HK\$100,000 (US\$12,500)	15%
Next HK\$100,000 (US\$12,500)	10%
Excess	5%

#### F.1.6 For ManuChoice+

	<u>Commission</u>
First Year	15%
Renewal (Service Fee)	15%

#### F.1.7 For EasySurance Plan

	<u>Commission</u>
First Year	10%
Renewal (Service Fee)	10%

#### F.1.8 For ManuSelect

<u>Annual Premium</u>	<u>Commission</u>
First Year - First HK\$100,000 (US\$12,500)	30%
First Year - Next HK\$100,000 (US\$12,500)	20%
First Year - Excess	10%
Renewal	3%

## F.2 Non-core PC Scale

HKPC = Hong Kong Production Credits

With effective from Jan 4, 2007, HKPC for ManuPlan/ Flexicare/Tailor-made LTD Plan/ ManuPro (Packaged LTD Plan) / ManuCare will be as follow:

### F.2.1 For 1-year new business:

Type of case	PC scale by tiers (based on annualized premium)				
	1st HK\$100K	next HK\$100K	next HK\$800K	next HK\$1M	excess
Medical Only, Rollover	30.0%	20.0%	10.0%	5.0%	2.5%
Medical Only, newly setup	40.0%	27.0%	13.0%	6.7%	3.3%
Life Only, Rollover *	40.0%	27.0%	13.0%	6.7%	3.3%
Life Only, newly setup *	50.0%	33.0%	17.0%	8.3%	4.2%

\*Conditional on sum insured being greater than or equal to HK\$50,000, otherwise the base scale as in medical only rollover cases will apply

### F.2.2 For 2-year new business:

PC scale by tiers (based on annualized premium)				
1st HK\$100K	next HK\$100K	next HK\$800K	next HK\$1M	excess
30.0%	20.0%	10.0%	5.0%	2.5%

#### HKPC for ManuChoice

36% (flat) for first year annual premium

15% (flat) for renewal annual premium

#### HKPC for ManuChoice+

36% of modal premium for first year

15% of modal premium for renewal

#### HKPC for EasySurance Plan

10% of modal premium for first year

10% of modal premium for renewal (Applicable to above High Watermark)

#### **4. Remarks**

In the event that there is any fraud, money-laundering or mis-selling in respect of any policy, Manulife shall be entitled to claw back from Broker/ Insurance Agency all commission, bonus or compensation paid to Broker/ Insurance Agency on such policy. Broker/ Insurance Agency shall immediately repay Manulife on demand any commission, bonus or compensation paid in respect of any such policy. Broker/ Insurance Agency agrees that it shall indemnify Manulife and hold Manulife harmless against all loss, claims, demands, expenses and other liabilities that may be incurred by Manulife as a result of fraud, money-laundering or mis-selling in respect of any policy. This clause shall survive the termination of Broker's Agreement / Independent Agent's Agreement /Corporate Agency Agreement.