Compensation Schedule on Individual Business (Financial Intermediaries Channel)

Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)
Member of the Sun Life Financial group of companies

Effective Date: 13 March 2020
(Standard Version)

PART I. Schedule of Commissions – Open for New Business

A: Traditional Basic Plans, Standalone Plans and Rider Benefits

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd to 5th Policy Year	6th Policy Year	7th Policy Year	8th Policy Year
LIFE SERIES							
LIFE Brilliance 5 生命雋富保 5	25.0%	60% of Column A	5.0%	2.0%	0.0%	0.0%	0.0%
LIFE Brilliance 10 生命雋富保 10	35.0%		10.0%	3.0%	3.0%	3.0%	3.0%
LIFE Brilliance 15 生命雋富保 15	45.0%		4.0%	4.0%	4.0%	4.0%	4.0%
LIFE Brilliance 20 生命雋富保 20	50.0%		20.0%	5.0%	5.0%	5.0%	5.0%

TRADITIONAL BASIC PLANS AND RIDERS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium	
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year till end of Premium Payment Term
Commitment 承諾保障儲蓄計劃				
Single Pay (10 to 35-Year Accumulation Term) 承諾保障儲蓄計劃整付保費 (10 至 35 年累積期)	3%	60% of Column A	-	-
Commitment 5-Year Pay 承諾保障儲蓄計劃 5 年繳付				
Commitment 5-Year Pay (10-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付 (10 年累積期)	10%		5%	3%
Commitment 5-Year Pay (11-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付 (11 年累積期)	11%		5%	3%
Commitment 5-Year Pay (12-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(12 年累積期)	12%		5%	3%
Commitment 5-Year Pay (13-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(13 年累積期)	13%		5%	3%
Commitment 5-Year Pay (14-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(14 年累積期)	14%		5%	3%
Commitment 5-Year Pay (15-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(15 年累積期)	15%		5%	3%
Commitment 5-Year Pay (16-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(16 年累積期)	16%		5%	3%
Commitment 5-Year Pay (17-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(17 年累積期)	17%		5%	3%
Commitment 5-Year Pay (18-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(18 年累積期)	18%		5%	3%
Commitment 5-Year Pay (19-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(19 年累積期)	19%		5%	3%
Commitment 5-Year Pay (20-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(20 年累積期)	20%		5%	3%
Commitment 5-Year Pay (21-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(21 年累積期)	21%		5%	3%
Commitment 5-Year Pay (22-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(22 年累積期)	22%		5%	3%
Commitment 5-Year Pay (23-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(23 年累積期)	23%		5%	3%
Commitment 5-Year Pay (24-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(24 年累積期)	24%		5%	3%
Commitment 5-Year Pay (25 to 35-Year Accumulation Term) 承諾保障儲蓄計劃 5 年繳付(25 至 35 年累積期)	25%		5%	3%

TRADITIONAL BASIC PLANS AND RIDERS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium	
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year till end of Premium Payment Term
Commitment Regular Pay **承諾保障儲蓄計劃定期繳付**				
Commitment 10-Year Pay (10-Year Accumulation Term) 承諾保障儲蓄計劃 10 年繳付 (10 年累積期)	15%	60% of Column A	10%	3%
Commitment 11-Year Pay (11-Year Accumulation Term) 承諾保障儲蓄計劃 11 年繳付 (11 年累積期)	17%		11%	3%
Commitment 12-Year Pay (12-Year Accumulation Term) 承諾保障儲蓄計劃 12 年繳付 (12 年累積期)	19%		12%	3%
Commitment 13-Year Pay (13-Year Accumulation Term) 承諾保障儲蓄計劃 13 年繳付 (13 年累積期)	21%		13%	3%
Commitment 14-Year Pay (14-Year Accumulation Term) 承諾保障儲蓄計劃 14 年繳付 (14 年累積期)	23%		14%	3%
Commitment 15-Year Pay (15-Year Accumulation Term) 承諾保障儲蓄計劃 15 年繳付 (15 年累積期)	25%		15%	3%
Commitment 16-Year Pay (16-Year Accumulation Term) 承諾保障儲蓄計劃 16 年繳付 (16 年累積期)	27%		16%	3%
Commitment 17-Year Pay (17-Year Accumulation Term) 承諾保障儲蓄計劃 17 年繳付 (17 年累積期)	29%		17%	3%
Commitment 18-Year Pay (18-Year Accumulation Term) 承諾保障儲蓄計劃 18 年繳付 (18 年累積期)	31%		18%	3%
Commitment 19-Year Pay (19-Year Accumulation Term) 承諾保障儲蓄計劃 19 年繳付 (19 年累積期)	33%		19%	3%
Commitment 20-Year Pay (20-Year Accumulation Term) 承諾保障儲蓄計劃 20 年繳付 (20 年累積期)	35%		20%	3%
Commitment 21-Year Pay (21-Year Accumulation Term) 承諾保障儲蓄計劃 21 年繳付 (21 年累積期)	37%		20%	3%
Commitment 22-Year Pay (22-Year Accumulation Term) 承諾保障儲蓄計劃 22 年繳付 (22 年累積期)	39%		20%	3%
Commitment 23-Year Pay (23-Year Accumulation Term) 承諾保障儲蓄計劃 23 年繳付 (23 年累積期)	41%		20%	3%
Commitment 24-Year Pay (24-Year Accumulation Term) 承諾保障儲蓄計劃 24 年繳付 (24 年累積期)	43%		20%	3%
Commitment 25-Year Pay (25-Year Accumulation Term) 承諾保障儲蓄計劃 25 年繳付 (25 年累積期)	45%		20%	3%
Commitment 26-Year Pay (26-Year Accumulation Term) 承諾保障儲蓄計劃 26 年繳付 (26 年累積期)	45%		20%	3%
Commitment 27-Year Pay (27-Year Accumulation Term) 承諾保障儲蓄計劃 27 年繳付 (27 年累積期)	45%		20%	3%
Commitment 28-Year Pay (28-Year Accumulation Term) 承諾保障儲蓄計劃 28 年繳付 (28 年累積期)	45%		20%	3%
Commitment 29-Year Pay (29-Year Accumulation Term) 承諾保障儲蓄計劃 29 年繳付 (29 年累積期)	45%		20%	3%
Commitment 30-Year Pay (30-Year Accumulation Term) 承諾保障儲蓄計劃 30 年繳付 (30 年累積期)	45%		20%	3%
Commitment 31-Year Pay (31-Year Accumulation Term) 承諾保障儲蓄計劃 31 年繳付 (31 年累積期)	45%		20%	3%
Commitment 32-Year Pay (32-Year Accumulation Term) 承諾保障儲蓄計劃 32 年繳付 (32 年累積期)	45%		20%	3%
Commitment 33-Year Pay (33-Year Accumulation Term) 承諾保障儲蓄計劃 33 年繳付 (33 年累積期)	45%		20%	3%
Commitment 34-Year Pay (34-Year Accumulation Term) 承諾保障儲蓄計劃 34 年繳付 (34 年累積期)	45%		20%	3%
Commitment 35-Year Pay (35-Year Accumulation Term) 承諾保障儲蓄計劃 35 年繳付 (35 年累積期)	45%		20%	3%
Rider Benefit 附加保障				
Protection Booster (for Commitment only) 愛保障 (只適用於承諾保障儲蓄計劃)	Same commission rate as the rate applied to relevant basic plan (Extra Commission on First-Year Premium : 60% of Basic Commission)			
Saving Booster (for Commitment only) 愛儲蓄 (只適用於承諾保障儲蓄計劃)				
Saving Booster Single Pay 愛儲蓄整付保費	3%	60% of Column A	-	-
Saving Booster 5-Year Pay 愛儲蓄 5 年繳付	3%		3%	3%
Saving Booster Regular Pay 愛儲蓄定期繳付	3%		3%	3%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
SHINE SERIES							
SunPromise Income Plan 5 歲悅儲蓄計劃 5	20.0%	60% of Column A	2.0%	2.0%	2.0%	2.0%	-
SunPromise Income Plan 5 (Application Sign Date : 24 March 2017 & onwards) 歲悅儲蓄計劃 5 (保單簽署日期：2017 年 3 月 24 日及以後)	21.0%		2.0%	2.0%	2.0%	2.0%	-
SunPromise Income Plan 8 歲悅儲蓄計劃 8	25.0%		2.0%	2.0%	2.0%	2.0%	2.0%
SunPromise Income Plan 8 (Application Sign Date : 24 March 2017 & onwards) 歲悅儲蓄計劃 8 (保單簽署日期：2017 年 3 月 24 日及以後)	30.0%		2.0%	2.0% for 3rd to 8th Policy Year			
SunPromise Income Plan 12 歲悅儲蓄計劃 12	36.0%		3.0%	3.0%	3.0%	3.0%	3.0%
SunPromise Income Plan 12 (Application Sign Date : 24 March 2017 & onwards) 歲悅儲蓄計劃 12 (保單簽署日期：2017 年 3 月 24 日及以後)	40.0%		3.0%	2.0% for 3rd to 12th Policy Year			
SunPromise Income Plan 15 歲悅儲蓄計劃 15	45.0%		4.0%	3.0%	3.0%	3.0%	3.0%
SunPromise Income Plan 15 (Application Sign Date : 24 March 2017 & onwards) 歲悅儲蓄計劃 15 (保單簽署日期：2017 年 3 月 24 日及以後)	48.0%		3.0%	2.0% for 3rd to 15th Policy Year			
SunPromise Income Plan 20 歲悅儲蓄計劃 20	48.0%		11.0%	3.0%	3.0%	3.0%	3.0%
SunPromise Income Plan 20 (Application Sign Date : 24 March 2017 & onwards) 歲悅儲蓄計劃 20 (保單簽署日期：2017 年 3 月 24 日及以後)	54.0%		3.0%	2.0% for 3rd to 20th Policy Year			

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 10th Policy Year
Vision **優月儲蓄計劃**							
Vision 2-Year Pay 優月儲蓄計劃 2 年繳付	8%	60% of Column A	2%	-	-	-	-
Vision 5-Year Pay 優月儲蓄計劃 5 年繳付	20%		1%	1%	-	-	-
Vision 10-Year Pay 優月儲蓄計劃 10 年繳付	30%		1%	1%	1%	1%	-

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
SUNHEALTH SERIES							
SunHealth OmniCare Plan 1/ Plan 2/ Plan 3 永明危疾齊加保計劃 1/計劃 2/ 計劃 3							
5-Year Pay 5 年繳費期	25.0%	60% of Column A	5.0%	3.0%	-	-	-
10-Year Pay 10 年繳費期	30.0%		10.0%	3.0%	3.0%	3.0%	-
15-Year Pay 15 年繳費期	35.0%		15.0%	3.0%	3.0%	3.0%	-
20-Year Pay 20 年繳費期	40.0%		20.0%	3.0%	3.0%	3.0%	-
25-Year Pay 25 年繳費期	45.0%		20.0%	3.0%	3.0%	3.0%	-
Rider Benefit 附加保障							
CoverPlus (for SunHealth OmniCare only) 「昇級」附加保障 (只適用於永明危疾齊加保)	Same commission rate as the rate applied to relevant basic plan (Extra Commission on First-Year Premium : 60% of Basic Commission)						

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium	
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rdPolicy Year till end of Premium Payment Term
FlexiRetire Annuity Plan **安逸自主年金計劃**				
FlexiRetire Annuity Plan (5-Year Pay) 安逸自主年金計劃 (5 年繳費期)	20%	60% of Column A	8%	3%
FlexiRetire Annuity Plan (10-Year Pay) 安逸自主年金計劃 (10 年繳費期)	30%		12%	3%
FlexiRetire Annuity Plan (15-Year Pay) 安逸自主年金計劃 (15 年繳費期)	40%		16%	3%
FlexiRetire Annuity Plan (20-Year Pay) 安逸自主年金計劃 (20 年繳費期)	45%		18%	3%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year till end of Premium Payment Term
Foresight Deferred Annuity Plan **豐碩延期年金計劃**			
Foresight Deferred Annuity Plan (5-Year Pay) 豐碩延期年金計劃 (5 年繳付)		60% of Column A	
Benefit Term 20 years 保障年期 20 年	8.0%		1.0%
Benefit Term 21 years 保障年期 21 年	8.8%		1.0%
Benefit Term 22 years 保障年期 22 年	9.6%		1.0%
Benefit Term 23 years 保障年期 23 年	10.4%		1.0%
Benefit Term 24 years 保障年期 24 年	11.2%		1.0%
Benefit Term >= 25 years 保障年期 >= 25 年	12.0%		1.0%
Foresight Deferred Annuity Plan (10-Year Pay) 豐碩延期年金計劃 (10 年繳付)			
Benefit Term 20 years 保障年期 20 年	12.0%		1.0%
Benefit Term 21 years 保障年期 21 年	12.8%		1.0%
Benefit Term 22 years 保障年期 22 年	13.6%		1.0%
Benefit Term 23 years 保障年期 23 年	14.4%		1.0%
Benefit Term 24 years 保障年期 24 年	15.2%		1.0%
Benefit Term >= 25 years 保障年期 >= 25 年	16.0%		1.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium	
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year
Ruby Endowment Plan 3/8 **紅寶儲蓄計劃 3/8**				
Issue Age 0-75	8.0%	60% of Column A	1.0%	1.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	Single Premium	
	Basic Commission (A)	Extra Commission (B)
Generations 80 / 100 / 200 **卓裕人壽系列 80/ 100 /200**		
Issue Age 0-70	5.0%	60% of Column A

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium			
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year
Prosperity **終身照耀人壽系列**						
Prosperity 80 /100 (5-Year Pay) 終身照耀 80 /100 (5 年繳費期)	25%	60% of Column A	5%	3%	-	-
Prosperity 80 /100 (10-Year Pay) 終身照耀 80 /100 (10 年繳費期)	30%		10%	3%	3%	3%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	Single Premium	
	Basic Commission (A)	Extra Commission (B)
Venus **傳愛儲蓄計劃**		
Issue Age 0-80	3.0%	60% of Column A

STANDALONE PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3th Policy Year	4th Policy Year	5th Policy Year	6th to 10th Policy Year
Term One year Term PlanII /Five Year Term Plan II 一年定期壽險計劃 II /五年定期壽險計劃 II							
Issue Age Under 50 : Band 1	30.0%	60% of Column A	10.0%	5.0%	5.0%	5.0%	2.0%
: Band 2	25.0%		10.0%	5.0%	5.0%	5.0%	2.0%
: Band 3	20.0%		10.0%	5.0%	5.0%	5.0%	2.0%
Issue Age 50 & Over	10.0%		10.0%	5.0%	5.0%	5.0%	2.0%
Critical Medical Care Insurance Plan II **危疾護您保障計劃 II**	15.0%		15.0% for all years including 11th Policy Year onwards				
SunHealth Cancer Shield **永明癌症護您保**	20.0%		15.0% for 2nd Policy Year including 11th Policy Year onwards				
SunCare Accident Protection Plan **永關心意外保障計劃**	30.0%		15.0% for 2nd Policy Year including 11th Policy Year onwards				
SunHealth Medical Care 永明貼心醫療保	15.0%		15.0% for all years including 11th Policy Year onwards				
SunHealth Medical Care (Conversion from Group Medical policy) **永明貼心醫療保 (由團體醫療保單轉換)**	7.5%		7.5% for all years including 11th Policy Year onwards				
WeHealth **永明港健康醫療保**	15.0%		15.0%	3.0% for 3rd Policy Year including 11th Policy Year onwards			
WeHealth Plus **永明港稱心醫療保**	35.0%		15.0%	3.0% for 3rd Policy Year including 11th Policy Year onwards			
SunHealth Medical Premier **永明滿心醫療保**	25.0%		17.5%	15.0% for 3rd Policy Year including 11th Policy Year onwards			
SunHealth Medical Essential **永明精心醫療保**	25.0%		17.5%	15.0% for 3rd Policy Year including 11th Policy Year onwards			
Hospital Income Insurance Plan **住院入息保障計劃**	15.0%		15.0% for all years including 11th Policy Year onwards				

STANDALONE PLANS RATE OF COMMISSION (%)	Renewal Premium
SunHealth Medical Care (Conversion from SunHealth Medical Fit policy) 永明貼心醫療保 (由永明悉心醫療保保單轉換)	15.0% for all policy years after conversion including 11th Policy Year onwards

Note: No First Year Commission is payable on conversion

RIDER BENEFITS ON TRADITIONAL PLANS: RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year
One Year Term Benefit (1) 一年定期壽險保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Five Year Term Benefit (1) 五年定期壽險保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Lavender Lady's Benefit (1) 薰衣草女性保障	50.0%		15.0%	5.0%	5.0%	5.0%	-

RIDER BENEFITS ON TRADITIONAL PLANS: RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year
Carnation Pregnancy Cove 康乃馨懷孕保障	20.0%	60% of Column A	20.0% for all years				
Child Accident and Illness Benefits 兒童安健保	35.0%		15.0%	5.0%	5.0%	5.0%	-
Tender Care Benefit [2] 成長樂	50.0%		15.0%	5.0%	5.0%	5.0%	-
Hospital Income Benefit[2] 住院入息保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Benefit 65 危疾萬全保 65	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Benefit 100 危疾萬全保 100	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Extra Benefit [1] 危疾額外萬全保	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Benefit [3] (On Term) 危疾萬全保 (定期壽險)	50.0%		15.0%	5.0%	5.0%	5.0%	-
SunHealth Medical Care Rider [1] 永明貼心醫療附加保	50.0%		15.0%	5.0%	5.0%	5.0%	-
SunHealth Medical Care Rider [1] (Launch Date: 1 September 2015) 永明貼心醫療附加保 (推出日期：2015 年 9 月 1 日)	35.0%		20.0%	5.0%	5.0%	-	-
Optional Supplementary Benefit [2] 自選額外保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Optional Supplementary Benefit [2] (Launch Date: 1 September 2015) 自選額外保障 (推出日期：2015 年 9 月 1 日)	35.0%		20.0%	5.0%	5.0%	-	-
Optional Female Benefit [2] 自選女性保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Optional Female Benefit [2] (Launch Date: 1 September 2015) 自選女性保障(推出日期：2015 年 9 月 1 日)	35.0%		20.0%	5.0%	5.0%	-	-
SunHealth Medical Premier Rider 永明滿心醫療附加保	25%		17.5%	15.0% for 3rd Policy Year including 11th Policy Year onwards			
SunHealth Medical Essential Rider 永明精心醫療附加保	25%		17.5%	15.0% for 3rd Policy Year including 11th Policy Year onwards			
Multi Protection Benefit II 危疾多重保 II	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit II (On CMC II) 危疾多重保 II（危疾護您 II）	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit (On Accelerated Benefit) 危疾多重保（預支保障計劃）	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit (On Extra Benefit) [1] 危疾多重保（額外保障計劃）	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit (On Term) [1] 危疾多重保（定期壽險）	50.0%		15.0%	5.0%	5.0%	5.0%	-

[1] This does not apply to those attaching to GROWTH series where commission rates will follow the traditional basic plan commission rates.

[2] This does not apply to those attaching to GROWTH series or SunHealth Medical Care / SunHealth Medical Fit where commission rates will follow the traditional basic plan or standalone plan's commission rates, as applicable.

[3] This does not apply to those attaching to term rider on GROWTH series where commission rates will follow the traditional basic plan commission rates.

RIDER BENEFITS ON TRADITIONAL PLANS: RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year

The traditional basic plan commission rates apply to the following Rider benefits:

- Accident Benefit
- Advance Payment Disability Benefit
- Guaranteed Insurability Benefit
- Owner Benefit upon Death
- Owner Benefit upon Disability or Death

The commission rate for the following Riders is the same as the rate which applies to the relevant basic plan or rider to which it attaches (as applicable):

- Total Disability Benefit

RIDER BENEFITS ON TRADITIONAL PLANS: RATE OF COMMISSION (%)	Renewal Premium		
	1st Policy Year after Conversion	2nd Policy Year after Conversion	3rd to 8th Policy Year after Conversion
SunHealth Medical Care Rider (Conversion from SunHealth Medical Fit Rider* policy) 永明貼心醫療附加保 (由永明悉心醫療附加保保單轉換)	17.5%	20.0%	5.0%

Note: No First Year Commission is payable on conversion
*Including Optional Supplementary Benefit & Optional Female Benefit if applicable

B: Non-traditional Insurance Basic Plans and Rider Benefits

BRIGHT UNIVERSAL LIFE PLANS 明智萬用壽險				
	Coverage Year			
	1st Year		2nd Year	3rd to 8th Year
	Basic Commission (A)	Extra Commission (B)		
RATE OF COMMISSION (%) ON COMMISSIONABLE BENCHMARK PREMIUM Life Coverage	55.0%	60.0% of Column A	10.0%	3.0%
RATE OF COMMISSION ON TOP-UP OR UNSCHEDULED PREMIUM RECEIVED IN EXCESS OF THE TARGET PREMIUM	3.0%		3.0%	3.0%

BRIGHT UL WEALTH-BUILDER 明智創富萬用壽險				
	Policy Year			
	1st Year		2nd to 10th Year	Subsequent Years
	Basic Commission (A)	Extra Commission (B)		
RATE OF COMMISSION (%) ON INITIAL PREMIUM AND TOP-UP PREMIUM	3.0%	60.0% of Column A	3.0%	3.0%

BRIGHT UL ETERNAL BUILDER 明智諾延萬用壽險			
	Policy Year		
	1st Year		2nd Year & Onwards
	Basic Commission (A)	Extra Commission (B)	
RATE OF COMMISSION (%) ON COMMISSION BENCHMARK PREMIUM Life Coverage	55.0%	60.0% of Column A	2%
RATE OF COMMISSION ON TOP-UP PREMIUM IN EXCESS OF THE COMMISSION BENCHMARK PREMIUM	2.0%		2%

RATE OF COMMISSION (%) ON RIDER BENEFITS ON NON-TRADITIONAL PLANS	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year
Applicable to rider benefits attaching to BRIGHT Universal Life, Rainbow Retirement, Rainbow Graduate Plans and Fortune Builder Plans							
One Year Term Benefit 一年定期壽險保障	50.0%	60% of Column A	15.0%	5.0%	5.0%	5.0%	-
Five Year Term Benefit 五年定期壽險保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Lavender Lady's Benefit 薰衣草女性保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Carnation Pregnancy Cover 康乃馨懷孕保障	20.0%		20.0% for all years				
Child Accident and Illness Benefits 兒童安健保	35.0%		15.0%	5.0%	5.0%	5.0%	-
Tender Care Benefit 成長樂	50.0%		15.0%	5.0%	5.0%	5.0%	-
Hospital Income Benefit 住院入息保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Accident Benefit 綜合意外保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Owner Benefit upon Death/Disability or Death (for Rainbow Graduate only) 保單主權人殘疾或身故保障 (只適用於彩虹高材生計劃)	50.0%		15.0%	5.0%	5.0%	5.0%	-
Owner Benefit upon Death/Disability/Disability or Death [4] (for Fortune Builder only) 保單主權人殘疾或身故保障 (只適用於財富匯聚投資壽險計劃)	55.0%		10.0%	3% for 3rd Coverage Year onwards			
Owner Benefit upon Death/Disability or Death [4] (for BRIGHT Universal Life only) 保單主權人殘疾或身故保障 (只適用於明智萬用壽險)	55.0%		10.0%	3% for 3rd Coverage Year onwards			
Total Disability Benefit (Life Coverage) [4] (for Fortune Builder only) 殘疾豁免保障 (只適用於財富匯聚投資壽險計劃)	55.0%		10.0%	3% for 3rd Coverage Year onwards			
Total Disability Benefit (Life Coverage) [4] (for BRIGHT Universal Life only) 殘疾豁免保障(只適用於明智萬用壽險)	55.0%		10.0%	3% for 3rd Coverage Year onwards			
Total Disability Benefit (Term Rider) (for Fortune Builder only) 殘疾豁免保障 (定期壽險) (只適用於財富匯聚投資壽險計劃)	50.0%		15.0%	5.0%	5.0%	5.0%	-
Total Disability Benefit (Term Rider) (for BRIGHT Universal Life only) 殘疾豁免保障 (定期壽險) (只適用於明智萬用壽險)	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Extra Benefit 危疾額外萬全保	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Benefit (On Linked) 危疾萬全保 (投資相連壽險)	50.0%		15.0%	5.0%	5.0%	5.0%	-
Living Master Benefit (On Term) 危疾萬全保 (定期壽險)	50.0%		15.0%	5.0%	5.0%	5.0%	-
SunHealth Medical Care Rider 永明貼心醫療附加保	50.0%		15.0%	5.0%	5.0%	5.0%	-
SunHealth Medical Care Rider (Launch Date: 1 September 2015) 永明貼心醫療附加保 (推出日期：2015 年 9 月 1 日)	35.0%		20.0%	5.0%	5.0%	-	-
Optional Supplementary Benefit 自選額外保障	50.0%		15.0%	5.0%	5.0%	5.0%	-

[4] The rate of commission payable from policy year 11 onwards will be 3%.

Note: During the premium holiday in the first policy year of Rainbow Retirement & Rainbow Graduate, rider benefit premiums are not eligible for any commissions.

RATE OF COMMISSION (%) ON RIDER BENEFITS ON NON-TRADITIONAL PLANS	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year
Applicable to rider benefits attaching to BRIGHT Universal Life, Rainbow Retirement, Rainbow Graduate Plans and Fortune Builder Plans							
Optional Supplementary Benefit (Launch Date: 1 September 2015) 自選額外保障 (推出日期：2015 年 9 月 1 日)	35.0%	60% of Column A	20.0%	5.0%	5.0%	-	-
Optional Female Benefit 自選女性保障	50.0%		15.0%	5.0%	5.0%	5.0%	-
Optional Female Benefit (Launch Date: 1 September 2015) 自選女性保障(推出日期：2015 年 9 月 1 日)	35.0%		20.0%	5.0%	5.0%	-	-
Multi Protection Benefit (On Extra Benefit) 危疾多重保（額外保障計劃）	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit (On Linked) 危疾多重保（投資相連壽險）	50.0%		15.0%	5.0%	5.0%	5.0%	-
Multi Protection Benefit (On Term) 危疾多重保（定期壽險）	50.0%		15.0%	5.0%	5.0%	5.0%	-

Note: During the premium holiday in the first policy year of Rainbow Retirement & Rainbow Graduate, rider benefit premiums are not eligible for any commissions.

SUNFUTURE II PLANS 飛翔投資壽險計劃 II		
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION	Basic Commission	Extra Commission
Issue Age 18-75	1.7%	60% of Basic Commission
RATE OF COMMISSION (%) ON POLICY VALUE	0.1% /12 of the Policy Value payable monthly starting from the beginning of the 5th policy year.	

SUNWISH PLANS 迎雋投資壽險計劃		
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION	Basic Commission	Extra Commission
Issue Age 0-75	3.0%	60% of Basic Commission
RATE OF COMMISSION (%) ON POLICY VALUE	0.25% /12 of the Policy Value payable monthly starting from the beginning of the 5th policy year.	

SUNARCHITECT PLANS 薈智投資壽險計劃						
RATE OF COMMISSION (%) ON CONTRIBUTION	Policy Year					
	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
SunArchitect 5 薈智投資壽險計劃 5	7.50%	1.95%	1.95%	1.95%	1.95%	-
SunArchitect 6 薈智投資壽險計劃 6	9.00%	1.80%	1.80%	1.80%	1.80%	1.80%
SunArchitect 7 薈智投資壽險計劃 7	11.25%	2.25%	2.25%	2.25%	2.25%	2.25%
SunArchitect 8 薈智投資壽險計劃 8	13.50%	2.70%	2.70%	2.70%	2.70%	2.70%
SunArchitect 9 薈智投資壽險計劃 9	15.00%	3.00%	3.00%	3.00%	3.00%	3.00%
SunArchitect 10 薈智投資壽險計劃 10	16.50%	3.30%	3.30%	3.30%	3.30%	3.30%
SunArchitect 11 薈智投資壽險計劃 11	18.00%	3.60%	3.60%	3.60%	3.60%	3.60%
SunArchitect 12 薈智投資壽險計劃 12	19.50%	3.90%	3.90%	3.90%	3.90%	3.90%
SunArchitect 13 薈智投資壽險計劃 13	21.00%	4.20%	4.20%	4.20%	4.20%	4.20%
SunArchitect 14 薈智投資壽險計劃 14	22.50%	4.50%	4.50%	4.50%	4.50%	4.50%
SunArchitect 15 薈智投資壽險計劃 15	24.00%	4.80%	4.80%	4.80%	4.80%	4.80%
SunArchitect 16 薈智投資壽險計劃 16	25.50%	5.10%	5.10%	5.10%	5.10%	5.10%
SunArchitect 17 薈智投資壽險計劃 17	27.00%	5.40%	5.40%	5.40%	5.40%	5.40%
SunArchitect 18 薈智投資壽險計劃 18	28.50%	5.70%	5.70%	5.70%	5.70%	5.70%
SunArchitect 19 薈智投資壽險計劃 19	30.00%	6.00%	6.00%	6.00%	6.00%	6.00%
SunArchitect 20 薈智投資壽險計劃 20	31.50%	6.30%	6.30%	6.30%	6.30%	6.30%
SunArchitect 21 薈智投資壽險計劃 21	33.00%	6.60%	6.60%	6.60%	6.60%	6.60%
SunArchitect 22 薈智投資壽險計劃 22	34.50%	6.90%	6.90%	6.90%	6.90%	6.90%
SunArchitect 23 薈智投資壽險計劃 23	36.00%	7.20%	7.20%	7.20%	7.20%	7.20%
SunArchitect 24 薈智投資壽險計劃 24	38.25%	7.65%	7.65%	7.65%	7.65%	7.65%
SunArchitect 25 薈智投資壽險計劃 25	39.75%	7.95%	7.95%	7.95%	7.95%	7.95%

Note: First Year Commission is payable on all contributions paid in the first policy year up to the Annualized Contribution Amount

PART II. Schedule of Commissions – Closed for New Business

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd to 5th Policy Year	6th Policy Year	7th Policy Year	8th Policy Year
LIFE SERIES							
LIFE Enhancer (Single Pay) 生命加蓄保（整付保費）	3.0%	60% of Column A	-	-	-	-	-
LIFE Enhancer 15 生命加蓄保 15	45.0%		18.0%	4.0%	4.0%	4.0%	4.0%
LIFE Enhancer 10 生命加蓄保 10	35.0%		15.0%	3.0%	3.0%	3.0%	3.0%
LIFE Enhancer 5 生命加蓄保 5	17.5%		7.5%	2.5%	-	-	-
LIFE Savings Plus 生命利多保	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%
LIFE Savings Plus 20 生命利多保 20	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%
LIFE Achiever 15 生命智富保 15	40.0%		18.0%	4.0%	4.0%	4.0%	4.0%
LIFE Super Plus 生命安多保	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%
LIFE Super Plus 20 生命安多保 20	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%
LIFE Super 生命安心保	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%
LIFE Super 20 生命安心保 20	55.0%		20.0%	5.0%	5.0%	5.0%	5.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd to 5th Policy Year	6th Policy Year	7th Policy Year	8th Policy Year
HOPE SERIES							
HOPE Educator – 18 Pay 展望成才計劃 18	55.0%	60% of Column A	19.0%	4.5%	4.5%	4.5%	4.5%
HOPE Educator – 17 Pay 展望成才計劃 17	52.5%		18.5%	4.5%	4.5%	4.5%	4.5%
HOPE Educator – 16 Pay 展望成才計劃 16	50.0%		18.0%	4.0%	4.0%	4.0%	4.0%
HOPE Educator – 15 Pay 展望成才計劃 15	47.5%		17.5%	4.0%	4.0%	4.0%	4.0%
HOPE Educator – 14 Pay 展望成才計劃 14	45.0%		17.0%	4.0%	4.0%	4.0%	4.0%
HOPE Educator – 13 Pay 展望成才計劃 13	42.5%		16.5%	3.5%	3.5%	3.5%	3.5%
HOPE Educator – 12 Pay 展望成才計劃 12	40.0%		16.0%	3.5%	3.5%	3.5%	3.5%
HOPE Educator – 11 Pay 展望成才計劃 11	37.5%		15.5%	3.5%	3.5%	3.5%	3.5%
HOPE Educator – 10 Pay 展望成才計劃 10	35.0%		15.0%	3.0%	3.0%	3.0%	3.0%
HOPE Educator – 9 Pay 展望成才計劃 9	31.5%		13.5%	3.0%	3.0%	3.0%	3.0%
HOPE Educator – 8 Pay 展望成才計劃 8	28.0%		12.0%	3.0%	3.0%	3.0%	3.0%
HOPE Educator – 7 Pay 展望成才計劃 7	24.5%		10.5%	2.5%	2.5%	2.5%	-
HOPE Educator – 6 Pay 展望成才計劃 6	21.0%		9.0%	2.5%	2.5%	-	-
HOPE Educator – 5 Pay 展望成才計劃 5	17.5%		7.5%	2.5%	-	-	-
HOPE Educator – Single Pay 展望成才計劃（整付保費）	4.5%		-	-	-	-	-

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
SUNHEALTH SERIES							
SunHealth Critical Illness Care 10 永明康護危疾保 10	30.0%	60% of Column A	15.0%	3.0%	3.0%	3.0%	3.0%
SunHealth Critical Illness Care 15 永明康護危疾保 15	40.0%		18.0%	4.0%	4.0%	4.0%	4.0%
SunHealth Critical Illness Care 20 永明康護危疾保 20	50.0%		20.0%	5.0%	5.0%	5.0%	5.0%
SunHealth Critical Illness Care II 10 永明康護危疾保 II 10	30.0%		15.0%	3.0%	3.0%	3.0%	3.0%
SunHealth Critical Illness Care II 15 永明康護危疾保 II 15	40.0%		18.0%	4.0%	4.0%	4.0%	4.0%
SunHealth Critical Illness Care II 20 永明康護危疾保 II 20	50.0%		20.0%	5.0%	5.0%	5.0%	5.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
GROWTH SERIES							
GROWTH Builder 20 增長錦囊 20	50.0%	60% of Column A	15.0%	5.0%	5.0%	5.0%	5.0%
GROWTH Builder 15 增長錦囊 15	37.5%		12.5%	4.0%	4.0%	4.0%	4.0%
GROWTH Builder 10 增長錦囊 10	25.0%		10.0%	3.0%	3.0%	3.0%	3.0%
GROWTH Plus 15 增長年年錦囊 15	28.0%		7.0%	2.0%	2.0%	2.0%	2.0%
GROWTH Plus 10 增長年年錦囊 10	15.0%		5.0%	2.0%	2.0%	-	-
Asset Builder 8 – 8 Pay 豐庫錦囊 8（8 年繳費期）	18.0%		10.0%	5.0%	5.0%	2.0%	-
Asset Builder 8 – 5 Pay 豐庫錦囊 8（5 年繳費期）	15.0%		7.0%	3.0%	3.0%	-	-
Asset Builder 8 – Single Pay 豐庫錦囊 8（整付保費）	4.4%		-	-	-	-	-
Asset Builder 5 – 5 Pay 豐庫錦囊 5（5 年繳費期）	6.0%		3.0%	3.0%	-	-	-
Asset Builder 5 – Single Pay 豐庫錦囊 5（整付保費）	3.0%		-	-	-	-	-

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd to 5th Policy Year	6th Policy Year	7th Policy Year	8th Policy Year
WARMTH SERIES (55, 60 & 65)							
WARMTH Retirement >= 20 Pay 暖意退休計劃（20 年或以上繳費期）	55.0%	60% of Column A	20.0%	5.0%	5.0%	5.0%	5.0%
WARMTH Retirement – 19 Pay 暖意退休計劃（19 年繳費期）	55.0%		19.5%	4.5%	4.5%	4.5%	4.5%
WARMTH Retirement – 18 Pay 暖意退休計劃（18 年繳費期）	55.0%		19.0%	4.5%	4.5%	4.5%	4.5%
WARMTH Retirement – 17 Pay 暖意退休計劃（17 年繳費期）	52.5%		18.5%	4.5%	4.5%	4.5%	4.5%
WARMTH Retirement – 16 Pay 暖意退休計劃（16 年繳費期）	50.0%		18.0%	4.0%	4.0%	4.0%	4.0%
WARMTH Retirement – 15 Pay 暖意退休計劃（15 年繳費期）	47.5%		17.5%	4.0%	4.0%	4.0%	4.0%
WARMTH Retirement – 14 Pay 暖意退休計劃（14 年繳費期）	45.0%		17.0%	4.0%	4.0%	4.0%	4.0%
WARMTH Retirement – 13 Pay 暖意退休計劃（13 年繳費期）	42.5%		16.5%	3.5%	3.5%	3.5%	3.5%
WARMTH Retirement – 12 Pay 暖意退休計劃（12 年繳費期）	40.0%		16.0%	3.5%	3.5%	3.5%	3.5%
WARMTH Retirement – 11 Pay 暖意退休計劃（11 年繳費期）	37.5%		15.5%	3.5%	3.5%	3.5%	3.5%
WARMTH Retirement – 10 Pay 暖意退休計劃（10 年繳費期）	35.0%		15.0%	3.0%	3.0%	3.0%	3.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
SHINE SERIES							
Sun Diamond Income Plan 6/6 (Single Pay) 永明鑽石入息保 6/6（整付保費）	3.0%	60% of Column A	-	-	-	-	-
Sun Diamond Income Plan 8/8 (3-Year Pay) 永明鑽石入息保 8/8（3 年繳費期）	10.0%		1.0%	1.0%	-	-	-
Sun Diamond Income Plan 10/10 (5-Year Pay) 永明鑽石入息保 10/10（5 年繳費期）	15.0%		5.0%	2.0%	2.0%	2.0%	-
Sun Diamond Income Plan 60/90 (5-Year Pay) 永明鑽石入息保 60/90（5 年繳費期）	18.0%		7.5%	2.5%	2.5%	2.5%	-
Sun Diamond Income Plan 60/90 (10-Year Pay) 永明鑽石入息保 60/90（10 年繳費期）	35.0%		15.0%	3.0%	3.0%	3.0%	3.0%
Sun Diamond Income Plan 60/90 (15-Year Pay) 永明鑽石入息保 60/90（15 年繳費期）	40.0%		18.0%	4.0%	4.0%	4.0%	4.0%

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd to 5th Policy Year	6th Policy Year	7th Policy Year	8th Policy Year
SunEducator **永明學子飛揚計劃**							
SunEducator (5-Year Pay) 永明學子飛揚計劃（5 年繳費期）	15.0%	60% of Column A	5.0%	2.0%	-	-	-
SunEducator (10-Year Pay) 永明學子飛揚計劃（10 年繳費期）	28.0%		7.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 18 Pay 永明學子飛揚計劃 18	40.0%		15.0%	4.0%	4.0%	4.0%	4.0%
SunEducator – 17 Pay 永明學子飛揚計劃 17	39.0%		14.0%	3.0%	3.0%	3.0%	3.0%
SunEducator – 16 Pay 永明學子飛揚計劃 16	38.0%		13.0%	3.0%	3.0%	3.0%	3.0%
SunEducator – 15 Pay 永明學子飛揚計劃 15	37.0%		12.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 14 Pay 永明學子飛揚計劃 14	36.0%		11.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 13 Pay 永明學子飛揚計劃 13	34.0%		10.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 12 Pay 永明學子飛揚計劃 12	32.0%		9.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 11 Pay 永明學子飛揚計劃 11	30.0%		8.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 10 Pay 永明學子飛揚計劃 10	28.0%		7.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 9 Pay 永明學子飛揚計劃 9	25.5%		6.5%	2.0%	2.0%	2.0%	2.0%
SunEducator – 8 Pay 永明學子飛揚計劃 8	23.0%		6.0%	2.0%	2.0%	2.0%	2.0%
SunEducator – 7 Pay 永明學子飛揚計劃 7	20.5%		5.5%	2.0%	2.0%	2.0%	-
SunEducator – 6 Pay 永明學子飛揚計劃 6	18.0%		5.5%	2.0%	2.0%	-	-
SunEducator – 5 Pay 永明學子飛揚計劃 5	15.0%		5.0%	2.0%	-	-	-

TRADITIONAL BASIC PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3rd Policy Year	4th Policy Year	5th Policy Year	6th to 8th Policy Year
SUNHEALTH SERIES							
SunHealth UltraCare 5 永明危疾「全護」保 5	20.0%	60% of Column A	5.0%	2.0%	2.0%	2.0%	-
SunHealth UltraCare 10 永明危疾「全護」保 10	32.0%		10.0%	3.0%	3.0%	3.0%	3.0%
SunHealth UltraCare 15 永明危疾「全護」保 15	42.0%		15.0%	3.0%	3.0%	3.0%	3.0%
SunHealth UltraCare 20 永明危疾「全護」保 20	53.0%		15.0%	4.0%	4.0%	4.0%	4.0%
SunHealth UltraCare 25 永明危疾「全護」保 25	58.0%		15.0%	4.0%	4.0%	4.0%	4.0%
SunHealth MaxiCare 5 永明危疾「至尊」保 5	20.0%		5.0%	2.0%	2.0%	2.0%	-
SunHealth MaxiCare 10 永明危疾「至尊」保 10	32.0%		10.0%	3.0%	3.0%	3.0%	3.0%
SunHealth MaxiCare 15 永明危疾「至尊」保 15	42.0%		15.0%	3.0%	3.0%	3.0%	3.0%
SunHealth MaxiCare 20 永明危疾「至尊」保 20	53.0%		15.0%	4.0%	4.0%	4.0%	4.0%
SunHealth MaxiCare 25 永明危疾「至尊」保 25	58.0%		15.0%	4.0%	4.0%	4.0%	4.0%

STANDALONE PLANS RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Policy Year	3th Policy Year	4th Policy Year	5th Policy Year	6th to 10th Policy Year
Critical Medical Care 危疾護您保障計劃	15.0%	60% of Column A	15.0% for all years including 11th Policy Year onwards				
SunHealth Medical Fit 永明悉心醫療保	15.0%		15.0% for all years including 11th Policy Year onwards				
Refundable Critical Illness (5) 還本危疾保	30.0%		10.0%	5.0%	5.0%	2.0%	--
BRIGHT Superb Health 明智顯耀醫療計劃	20.0%		15.0% for 2nd Policy Year including 11th Policy Year onwards				
(5) Upon renewal on the 10th year, and every subsequent 11th year renewal, the rate of commission will start again from policy year.							

RIDER BENEFITS ON TRADITIONAL PLANS: RATE OF COMMISSION (%)	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd Coverage Year	4th Coverage Year	5th Coverage Year	6th - 10th Coverage Year
SunHealth Medical Fit Rider 永明悉心醫療附加保	50.0%	60% of Column A	15.0%	5.0%	5.0%	5.0%	5.0%
Multi Protection Benefit 危疾多重保	50.0%		15.0%	5.0%	5.0%	5.0%	5.0%
Value Plus 增值附加保	3.0%		3.0% for all years				
Optional Outpatient Benefit 自選門診保障	20.0%		15.0% for 2nd Coverage Year onwards				
Optional Maternity Benefit 自選產科保障	8.0%		6.0% for 2nd Coverage Year onwards				
Optional Dental Benefit 自選牙科保障	8.0%		6.0% for 2nd Coverage Year onwards				
Optional Pharmacy Benefit 自選藥物保障	20.0%		15.0% for 2nd Coverage Year onwards				
The traditional basic plan commission rates apply to the following Rider benefits: ▪ Accidental Death & Disability Plus Benefit The commission rate for the following Riders is the same as the rate which applies to the relevant basic plan or rider to which it attaches (as applicable): ▪ Accidental Death Benefit							

PowerOne UNIVERSAL LIFE PLANS 動力萬用壽險		
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION	Basic Commission (A)	Extra Commission (B)
Issue Age < 70	2.8%	60% of Column A
Issue Age ≥ 70	2.4%	

FORTUNE BUILDER PLANS 財富匯聚投資壽險計劃					
	Coverage Year				
	1st Year		2nd Year	3rd to 10th Year	Subsequent Years
	Basic Commission (A)	Extra Commission (B)			
RATE OF COMMISSION (%) ON COMMISSIONABLE BENCHMARK PREMIUM Life Coverage	55.0%	60% of Column A	10.0%	3.0%	3.0%
RATE OF COMMISSION ON PREMIUM RECEIVED IN EXCESS OF THE COMMISSION BENCHMARK PREMIUM	3%		3%	3%	3%
RATE OF COMMISSION ON FUND VALUE	0.25%/12 of the Fund Value payable monthly starting from the beginning of the 6th policy year.				

RAINBOW UNIT LINKED PLANS							
RATE OF COMMISSION (%)	Policy Year						
	1st Year		2nd Year	3rd Year	4th Year	5th Year	6th to 10th Year
	Basic Commission (A)	Extra Commission (B)					
RATE OF COMMISSION ON REGULAR INVESTMENTS							
Rainbow Retirement 彩虹退休計劃							
Issue Age 18-49	35.0%	60% of Column A	10.0%	5.0%	5.0%	5.0%	2.0%
Issue Age 50 & Over	30.0%		10.0%	5.0%	5.0%	5.0%	2.0%
Rainbow Graduate 彩虹高材生計劃	27.5%		8.0%	2.0%	2.0%	2.0%	1.0%
Rainbow WealthMaster 彩虹迎富投資計劃	3.0%		3.0% on any investment received from and including 11th Policy Year onwards				
RATE OF COMMISSION ON LUMP SUM INVESTMENTS	3.0%		3.0% on any investment received from and including 11th Policy Year onwards				

SUNACHIEVER PLANS 智富寶投資壽險計劃	
RATE OF COMMISSION (%) ON COMMISSIONABLE COMMITTED PREMIUM	1st Policy Year
Contribution Payment Term	
5 Year	2% x Contribution Payment Term
6 Year or over	3% x Contribution Payment Term
RATE OF COMMISSION (%) ON FUND VALUE	0.25% /12 of the Fund Value payable monthly starting from the beginning of the 2nd policy year.

Note: No first year commission will be payable on any premium paid in the 1st policy year in excess of the Commissionable Committed Premium.

RIDER BENEFITS RATE OF COMMISSION (%) ON SUNACHIEVER	Insurance Charge	
	2nd Policy Year	3rd to 10th Policy Year
Living Master Extra Benefit 危疾額外萬全保	7.0%	3.0%
Owner Benefit upon Death 保單主權人身故保障	7.0%	3.0%
Owner Benefit upon Disability or Death 保單主權人殘疾或身故保障	7.0%	3.0%
Total Disability Benefit 殘疾豁免保障	7.0%	3.0%
Accident Benefit 綜合意外保障	7.0%	3.0%
Accidental Death Benefit 意外死亡保障	7.0%	3.0%
Accidental Death & Disability Plus 意外死亡及傷殘保障	7.0%	3.0%
SunHealth Medical Care Rider 永明貼心醫療附加保	7.0%	3.0%
Optional Supplementary Benefit 自選額外保障	7.0%	3.0%
Optional Female Benefit 自選女性保障	7.0%	3.0%
Multi Protection Benefit (On Extra Benefit) 危疾多重保（額外保障計劃）	7.0%	3.0%

Note: No first policy year commission is payable on any attached riders.

SUNWEALTH PLANS 迎富寶投資壽險計劃		
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION	Basic Commission	Extra Commission
Issue Age < 70	3.0%	60% of Basic Commission
Issue Age ≥ 70	2.5%	
RATE OF COMMISSION (%) ON FUND VALUE	0.25% /12 of the Fund Value payable monthly starting from the beginning of the 5th policy year.	

SUNFUTURE PLANS 飛翔投資壽險計劃		
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION	Basic Commission	Extra Commission
Issue Age 18-75	1.7%	60% of Basic Commission

FUTURITY PLANS 非凡利息保證基金		
	Basic Commission (A)	Extra Commission (B)
RATE OF COMMISSION (%) ON SINGLE CONTRIBUTION		
Futurity – GIF5	2.5%	60% of Column A
Futurity – GIF8	2.95%	
RATE OF COMMISSION ON FUND VALUE	0.25%/12 of the Fund Value payable monthly starting from the beginning of the 2nd policy month.	

BRIGHT ACHIEVER PLANS 明智豐裕保							
RATE OF COMMISSION (%) ON CONTRIBUTION	Coverage Year						
	1st Year		2nd Year	3rd Year	4th Year	5th Year	6th - 8th Year
	Basic Commission (A)	Extra Commission (B)					
BRIGHT Achiever 5 明智豐裕保 5	12.5% (*)	60% of Column A	6.0%	1.5%	1.5%	1.5%	-
BRIGHT Achiever 10 明智豐裕保 10	25.0%		10.5%	1.5%	1.5%	1.5%	1.5%
BRIGHT Achiever 15 明智豐裕保 15	35.0%		11.5%	2.0%	2.0%	2.0%	2.0%
BRIGHT Achiever 20 明智豐裕保 20	35.0%		12.5%	2.5%	2.5%	2.5%	2.5%
BRIGHT Achiever 25 明智豐裕保 25	35.0%		20.0%	3.5%	3.5%	3.5%	3.5%
Lump Sum Contribution received in excess of the Regular Contribution	1.5%		-	-	-	-	-

(*) 10.0% for issue age of 71 or above

RATE OF COMMISSION (%) ON RIDER BENEFITS ON NON-TRADITIONAL PLANS	First-Year Premium		Renewal Premium				
	Basic Commission (A)	Extra Commission (B)	2nd Coverage Year	3rd to 5th Coverage Year	6th to 8th Coverage Year	9th to 10th Coverage Year	11th & Onwards Coverage Year
Applicable to rider benefits attaching to BRIGHT Universal Life, Rainbow Retirement, Rainbow Graduate Plans and Fortune Builder Plans							
Accidental Death Benefit 意外死亡保障	50.0%	60.0% of Column A	15.0%	5.0%	5.0%	5.0%	-
Accidental Death & Disability Plus 意外死亡及傷殘保障	50.0%		15.0%	5.0%	5.0%	5.0%	-

Note: During the premium holiday in the first policy year of Rainbow Retirement & Rainbow Graduate, rider benefit premiums are not eligible for any commissions.

Glossary

Unless otherwise defined herein, capitalized terms used in this Commission Schedule shall have the same meaning as defined in the Sales Reference Book:

Coverage:	means a life coverage, rider benefit, owner benefit or waiver benefits.
Coverage Year:	means a complete year beginning on the benefit start date of the Coverage and subsequent Coverage Years shall be from the anniversary of that date.
Fund Value:	means the total value of all investment funds under a policy.
Policy Value:	means the total value of Investment-Linked Funds under the policy from time to time. The value of each Investment-Linked Fund equals to the total number of Notional Units of the Investment-Linked Fund allocated to the policy multiplied by the Bid Price of such Investment-Linked Fund.
Policy Year:	means a complete year from the policy start date and subsequent Policy Years shall be from the anniversary of that date
Renewal Premium:	means the amount of premium payable in respect of any Policy Year after the initial Policy Year.
Target Premium:	equals to the Target Premium rate x Sum Assured /1,000
Commission Benchmark Premium:	means premium rate for the Commission Benchmark Premium x Sum Assured / 1,000
Commissionable Benchmark Premium:	means the lower of i) annualized actual premium and ii) the Commission Benchmark Premium or the Target Premium (whichever is applicable).
Commissionable Committed Premium:	is the lower of annualized actual premium and annualized committed premium.

PART III. Further Commission Provisions

(i) Rates of Commission on Extra Premiums*

The rate of commission on Extra Premiums for Fortune Builder, BRIGHT Universal Life, and Rider Benefits (except SunHealth Medical Care Rider, Optional Supplementary Benefit, Optional Female Benefit) attachable to Fortune, Fortune Builder, SunAchiever, BRIGHT Universal Life and Annuity 100:

- First policy year: 5%
- Other policy years: the lesser of 5% and the rate of commission for the basic plan.

* "Extra Premiums" are all loadings payable in excess of the standard premiums payable for any particular policy due to health, residential or occupational reasons. Any variation in premiums payable in respect to rider benefits does not constitute 'extra premiums' where the Company has offered different classes for different occupations pursuant to the Sales Reference Book.

(ii) Payment of Commission

Commission is earned when premiums / contributions / investments are actually received by the Company. Commission is payable in accordance with the terms of your Broker's Agreement or Company Agent's Agreement, as applicable, and the Company's normal payment practices, as communicated to you from time to time.

The Company reserves the right to determine at any time whether any Commission will be paid on premiums/contributions/investments for:

(a) policies not specified by name or type in this Commission Schedule or any other applicable commission schedule; or

(b) policies which in the judgment of the Company were applied for to modify, replace, supersede or convert other insurance policies.

The Company's decision on the payment of Commission is final and binding.

(iii) Adjustments

The Company reserves the right to clawback any paid commissions in relation to any policies written by you whenever there is any premium refunded or in fact not received by the Company. Any clawback may be exercised by way of a formal demand for payment issued to you by the Company or by way of set-off against any commission owing to you by the Company.

PART IV. General Provisions

(1) Effective Date

This Commission Schedule is effective as of 13 March 2020 (the "Effective Date"). Unless otherwise agreed in writing between the parties, this Commission Schedule replaces any addendums, schedules or other documents relating to the payment of commissions in effect as at the Effective Date.

(2) Continuing obligations

The terms of this Commission Schedule are in addition to, and not in any way in derogation from, the terms of your Broker's Agreement or Company Agent's Agreement, as applicable including any ancillary commission schedules or addendums thereto which may be in effect from time to time (your "Distribution Agreement"). The termination of your Distribution Agreement will not in any way reduce or extinguish your liability to repay any outstanding debt owing to the Company under the terms of this Commission Schedule and/or your Distribution Agreement.

(3) Constructions of terms

Unless the context otherwise requires, the provisions of this Commission Schedule will be construed together with your Distribution Agreement and all other terms of service as may be circulated or communicated to you by the Company from time to time.

If there is any inconsistency between the provisions of this Commission Schedule and your Distribution Agreement, the Company reserves the right to construe that inconsistency in the manner that best reconciles it having regard to the objectives and purposes of this Commission Schedule and your Distribution Agreement. The Company's construction and reconciliation of any such inconsistency will be final.

(4) Amendment

In accordance with the terms of your Distribution Agreement, the Company may from time to time by giving notice in writing or electronically to you amend or supplement the terms of this Commission Schedule or may substitute in its place another schedule or addendum in whole or in part. Any such revision or substitution will become effective on the 7th day from the date of the notice or such later date as stated in the notice.