

## Memorandum

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**Ref No.** : M-PSP-2022-0037-IB  
**Date** : July 4, 2022  
**To** : All Hong Kong Franchised Agency / Brokers  
**From** : Lam Tang Hao

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### Commissions for MY Deferred Annuity 2 (MDA2)

The commissions for MY Deferred Annuity 2 are as follows:

- Basic commission

Premium Payment Term	1 <sup>st</sup> Policy Year	2 <sup>nd</sup> Policy Year	3 <sup>rd</sup> to 7 <sup>th</sup> Policy Years
10 years	27.5%	1.5%	1.5%
5 years	15%	1%	1%

\*For payment term of 5 years, the basic commission will be payable before it reaches the end of payment term.

- Override, other bonuses and persistency calculation follow those of existing life products
- Internal Replacement – under existing Life/Annuity category

Should you have any queries, please feel free to let us know.

Regards,



Lam Tang Hao

Deputy Head of Product Strategy and Pricing Department