

Memorandum

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Ref No. : M- PSP-2023-0003-IB
Date : January 3, 2023
To : All Hong Kong and Macau Franchised Agencies / Brokers
From : Lam Tang Hao

Commissions for 360 Global Accident Protector (360GAP)

The following commissions are applicable to 360 Global Accident Protector (360GAP):

- Basic commission

- Basic Plan

Protection Level	All Policy Years
Essential	30%
Advance	30%
Premier	22%

- Rider

- If this benefit is attached to LifeDeluxe Insurance Plan / LifeDeluxe for Future (LD/LDF):

1 st Policy Year	2 nd Policy Year	3 rd – 7 th Policy Year
54%	18%	5%

- If this benefit is attached to other plans: follow the scale of basic plan

- Override – applicable
- Other bonuses, persistency calculation and commission claw back for early lapse – follow those of existing Comprehensive Accident Benefit Plus (CABP)
- Internal Replacement
 - For Protection Level – Essential: under existing category with Accidental Death & Disablement Benefit (ADD)
 - For Protection Level – Advance: under existing categories with Integrated Accident Benefit (IAB) and Smart Kids Accident Protector (SK)
 - For Protection Level – Premier: under existing category with Comprehensive Accident Benefit Plus (CABP)

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

Regards,



Lam Tang Hao
Deputy Head of Product Strategy and Pricing Department