

Schedule of commissions addendum

Pacific

Initial commission

Commission is paid at 100% of annualised regular premium with 50% of the commission paid in year 1, with the remaining 50% paid during years 2 to 6 (as shown in the table below):

Year	Commission %
1	50% of initial commission total
2	10% of initial commission total
3	10% of initial commission total
4	10% of initial commission total
5	10% of initial commission total
6	10% of initial commission total

All initial commission will be paid on a non indemnity basis - paid as each premium is received. No initial commission will be paid from year 7.

Missed premiums

As initial commission is paid upon receipt of regular premiums, no commission is paid if premiums are missed.

Re-start of regular premiums

If a suspended policy is reinstated and restarts premium payment within the 6 year period, and all missed premiums are paid, then any historic commission due will be calculated and paid (at the rate applicable at the due date) based upon the restart amount, up to year 7 at the rate payable at the time.

If a suspended policy is reinstated and restarts premium payment within the 6 year period, and all missed premiums are not paid, then no historic commission will be paid. Commission will be paid on the restart amount, up to year 7 at the rate payable at the time.

Fund based commission

Fund based commission is calculated and paid based on the policy value at the end of month 15, and then each quarter after.

For the first 20 years of the policy, the yearly amount is 0.5% of the policy value; from year 21, the yearly amount is 0.1%.

Fund based commission will not be paid while the policy is suspended or if a death claim is in progress.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes. Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles
Telephone: +44 1624 662266 Telefax: +44 1624 662038

Hong Kong office: 25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
Telephone: +852 3405 7150 Telefax: +852 3405 7268

www.zurich.com.hk