

## Schedule 1 Broker Schedule of Commissions & Renewals

### CANADA PROTECTION PLAN

| INSURANCE PLAN                            | First Year Commission | Bonus Commission As A Percent of Annual Premium Based on Calendar Year |               |                  |                   |                     | RENEWAL % OF GROSS ANNUAL PREMIUM |           |       |
|---|-----------------------|--|---------------|------------------|-------------------|---------------------|-----------------------------------|-----------|-------|
|   |                       | Sales Volume are added together as Follows                             |               |                  |                   |                     | Year 2 - Year 10                  |           |       |
|   |                       | % of Gross Annual Premium  | Up to \$5,000 | \$5,001 - 10,000 | \$10,001 - 20,000 | \$20,001 - \$49,999 | \$50,000+ GA Level                | Issue Age |       |
|   |                       | BRW11  | BRWL1A        | BRWL1B           | BRWL1C            | GA                  | 20-65                             | 66-75     | 76-80 |
| <b>Permanent</b>                          |                       |  |               |                  |                   |                     |                                   |           |       |
| Simplified Life & Life Plus (Life Pay)    | 90                    | 10   | 14.5          | 20               | 23.5              | 30                  | 5                                 | 4         | 3     |
| Simplified Life & Life Plus (20 Pay)      | 90                    | 10   | 14.5          | 20               | 23.5              | 30                  | 4                                 | 3         | 2     |
| Deferred Life (Life Pay)                  | 80                    | 0  | 3             | 6                | 9                 | 20                  | 5                                 | 4         | 3     |
| Deferred Life (20 Pay)                    | 80                    | 0  | 3             | 6                | 9                 | 20                  | 4                                 | 3         | 2     |
| Acceptance Life 40-69                     | 45                    | 45   | 45            | 45               | 45                | 50                  | 4                                 |           |       |
| Acceptance Life 70-74                     | 45                    | 45   | 45            | 45               | 45                | 50                  | 4                                 |           |       |
| Acceptance Life 75-80                     | 45                    | 40   | 40            | 45               | 45                | 50                  | 4                                 |           |       |
| ADB/CTB Rider for Permanent Product       | 30                    | 6  | 7.5           | 9                | 10                | 12                  | 3                                 | 2         | 1     |
| Hospital Cash Rider for Permanent Product | 30                    | 6  | 7.5           | 9                | 10                | 12                  | 3                                 | 3         | 3     |
| <b>Term</b>                               |                       |  |               |                  |                   |                     |                                   |           |       |
| Deferred Term to 100                      | 90                    | 1.7  | 4             | 7.5              | 13                | 20                  | 5                                 |           |       |
| Simplified Term to 100                    | 90                    | 10   | 14.5          | 20               | 23.5              | 30                  | 5                                 |           |       |
| Simplified Plus Term to 100               | 70                    | 14.5   | 16            | 18.5             | 21.5              | 25.5                | 3                                 |           |       |
| Deferred & Simplified Term 10 & 20        | 70                    | 14.5   | 16            | 18.5             | 21.5              | 25.5                | 3                                 |           |       |
| Simplified Plus Term 10 & 20              | 70                    | 12   | 14            | 16               | 19                | 23                  | 3                                 |           |       |
| Rider for Term                            | 30                    | 6  | 7.5           | 9                | 10                | 12                  | 3                                 |           |       |

The base percentage of commission, and the total renewal is paid directly by Foresters Life Insurance Company, and Canada Protection Plan (hereafter "CPP") will pay the bonus commission (if the Broker does not have an MGA or GA). The payment of such commissions and renewals are subject to the provisions, terms and conditions of the Broker's agreement signed with Canada Protection Plan, and the rate of commission payable on policies issued on applications written and submitted to the Head Office of Foresters Life Insurance Company and/or CPP from the undersigned. All commissions paid on policies sold on the Brokers own life and/or family member(s) and/or relatives or friends of the Broker will be paid as earned. When a client pays the annual premium by credit card, there will be a 3 1/2 % reduction to the first year commission based on that annual premium. The undersigned has read and agrees in full with the above.

Accepted: \_\_\_\_\_  
Signature of the Broker
Authorized Representative's Printed Name

Accepted: \_\_\_\_\_  
Signature of Company
Authorized Representative's Printed Name

(Rev January 2012)