

INDEPENDENT REPRESENTATIVE

**Commissions applicable on Accident and Illness products
Effective on June 2014**

Product's Code - New Issues

| PRODUCT | CODE | TYPE | 1ST YEAR | 2ND TO 4TH YEAR | 5TH YEAR | 6TH YEAR + |
|--------------------------|------|----------|----------|-----------------|----------|------------|
| ACCI - 7 | 54 | Base | 45.0% | 15.0% | 15.0% | 15.0% |
| | 84 | Up-front | 80.0% | 5.0% | 5.0% | 5.0% |
| ACCXEL | 90 | - | 50.0% | 17.0% | 17.0% | 17.0% |
| UNIVERSAL LOAN INSURANCE | 173 | Base | 35.0% | 12.0% | 12.0% | 12.0% |
| | 180 | Up-front | 80.0% | 2.5% | 2.5% | 2.5% |
| EXCEL-HOSPITALIZATION | 52 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| EXCEL-LIFE | 51 | - | 50.0% | 4.0% | 4.0% | 1.5% |
| ACCI-JET PROGRAM | 202 | Base | 45.0% | 12.5% | 12.5% | 12.5% |
| | 203 | Up-front | 75.0% | 2.5% | 2.5% | 2.5% |
| | 204 | Trucker | 45.0% | 12.5% | 12.5% | 12.5% |
| SUPERIOR PROGRAM | 291 | Base | 50.0% | 15.0% | 15.0% | 15.0% |
| | 292 | Up-front | 100.0% | 2.5% | 2.5% | 2.5% |

Product's Code - In force

| PRODUCT | CODE | TYPE | 1ST YEAR | 2ND TO 4TH YEAR | 5TH YEAR | 6TH YEAR + |
|--------------------------|------|----------|----------|-----------------|----------|------------|
| ACCXEL | 37 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| | 40 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| | 50 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| ACCXEL-HEALTH | 47 | - | 25.0% | 10.0% | 10.0% | 10.0% |
| UNIVERSAL LOAN INSURANCE | 73 | Base | 35.0% | 12.0% | 12.0% | 12.0% |
| | 80 | Up-front | 70.0% | 5.0% | 5.0% | 5.0% |
| EXCEL-HOSPITALIZATION | 42 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| EXCEL-LIFE | 41 | - | 50.0% | 4.0% | 4.0% | 1.5% |
| ACCI-JET PROGRAM | 99 | Base | 45.0% | 12.5% | 12.5% | 12.5% |
| | 100 | Up-front | 75.0% | 2.5% | 2.5% | 2.5% |
| | 101 | Trucker | 45.0% | 12.5% | 12.5% | 12.5% |
| | 102 | Base | 45.0% | 12.5% | 12.5% | 12.5% |
| | 103 | Up-front | 75.0% | 2.5% | 2.5% | 2.5% |
| | 104 | Trucker | 45.0% | 12.5% | 12.5% | 12.5% |
| SUPERIOR PROGRAM | 53 | - | 25.0% | 12.0% | 12.0% | 12.0% |
| | 60 | - | 25.0% | 12.0% | 12.0% | 12.0% |
| | 67 | - | 25.0% | 12.0% | 12.0% | 12.0% |
| | 81 | Base | 50.0% | 15.0% | 15.0% | 15.0% |
| | 82 | Up-front | 70.0% | 10.0% | 10.0% | 10.0% |
| | 91 | Base | 50.0% | 15.0% | 15.0% | 15.0% |
| | 92 | Up-front | 70.0% | 10.0% | 10.0% | 10.0% |
| | 191 | Base | 50.0% | 15.0% | 15.0% | 15.0% |
| | 192 | Up-front | 100.0% | 2.5% | 2.5% | 2.5% |
| COMPLÉTUDE 2000 | 58 | - | 40.0% | 17.0% | 17.0% | 17.0% |
| PRÉSAGE | 64 | - | 50.0% | 10.0% | 10.0% | 10.0% |
| PROSPECTIVE 10-75 | 59 | - | 50.0% | 10.0% | 5.0% | 5.0% |

INDEPENDENT REPRESENTATIVE

Commissions applicable on Life and Cancer Insurance products Effective on June 2014

Product's Code - New Issues

| PRODUCT | | CODE | 1ST YEAR | 2ND TO 4TH YEAR | 5TH YEAR + |
|----------------------|------------------------|------|----------|-----------------|------------|
| Term Life Insurance | T10 R&C | 493 | 40% | 2.5% | 2.5% |
| | T15 R&C | 488 | 40% | 2.5% | 2.5% |
| | T20 R&C | 494 | 45% | 2.5% | 2.5% |
| | T25 R&C | 489 | 45% | 2.5% | 2.5% |
| Whole Life Insurance | Payable to Age 100 | 495 | 60% | 5.0% | 2.0% |
| | Paid-Up After 10 Years | 496 | 50% | 5.0% | 2.0% |
| | Paid-Up After 15 Years | 497 | 50% | 5.0% | 2.0% |
| | Paid-Up After 20 Years | 498 | 50% | 5.0% | 2.0% |
| Cancer Insurance | Cancer Guard | 87 | 45% | 2.5% | 2.5% |

Product's Code - In force

| PRODUCT | | CODE | 1ST YEAR | 2ND YEAR + |
|----------------------|------------------------|---------|----------|------------|
| Term Life Insurance | T10 R&C | 68 | 40% | 2.5% |
| | | 93 | 40% | 2.5% |
| | | 193 | 40% | 2.5% |
| | | 293 | 40% | 2.5% |
| | T15 R&T | 388 | 40% | 2.5% |
| | | T20 R&C | 69 | 45% |
| | 94 | | 45% | 2.5% |
| | 194 | | 45% | 2.5% |
| | 294 | | 45% | 2.5% |
| | T25 R&T | 394 | 45% | 2.5% |
| 389 | | 45% | 2.5% | |
| Whole Life Insurance | Payable to Age 100 | 74 | 50% | 2.5% |
| | | 95 | 50% | 2.5% |
| | | 195 | 50% | 2.5% |
| | | 295 | 50% | 2.5% |
| | | 395 | 50% | 2.5% |
| | Paid-Up After 10 Years | 76 | 50% | 2.5% |
| | | 96 | 50% | 2.5% |
| | | 196 | 50% | 2.5% |
| | | 296 | 50% | 2.5% |
| | | 396 | 50% | 2.5% |
| | Paid-Up After 15 Years | 77 | 50% | 2.5% |
| | | 97 | 50% | 2.5% |
| | | 197 | 50% | 2.5% |
| | | 297 | 50% | 2.5% |
| | | 397 | 50% | 2.5% |
| | Paid-Up After 20 Years | 79 | 50% | 2.5% |
| | | 98 | 50% | 2.5% |
| | | 198 | 50% | 2.5% |
| | | 298 | 50% | 2.5% |
| | | 398 | 50% | 2.5% |