



Commissions Guide

LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.

1. INSURANCE CONTRACTS

Commissions on new business and inforce business rates

LIFE INSURANCE
PERMANENT

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
AP00, AP00A, AP00D, AP001, AP002	100% Pure Protection	50.00%	3.00%	2.00%	2.00%	2.00%
T0MG	Critical Illness Protection Option (on AP00A)	50.00%	3.00%	2.00%	2.00%	2.00%
APOC, AP0CD, APOC1, APOC2	100% Pure Evolvement	60.00%	3.00%	2.00%	2.00%	2.00%
AP10, AP10D, AP101, AP102	10 annual premiums	45.00%	5.00%	3.00%	0.00%	0.00%
AP15, AP15D, AP151, AP152	15 annual premiums	50.00%	5.00%	3.00%	2.00%	2.00%
AP20, AP20D, AP201, AP202	20 annual premiums	55.00%	5.00%	3.00%	2.00%	2.00%
AP25, AP25D, AP251, AP252	25 annual premiums	60.00%	5.00%	3.00%	2.00%	2.00%
AP65, AP65D, AP651, AP652	Premiums payable to age 65	60.00%	5.00%	3.00%	2.00%	2.00%
AP99, AP99D, AP991, AP992	Premiums payable for life	60.00%	5.00%	3.00%	2.00%	2.00%
AS40, AS71	Simplified Advantage	45.00%	3.00%	3.00%	0.00%	0.00%
PRGAR	Affirmative	40.00%	5.00%	3.00%	2.00%	2.00%

* The payment of commissions on inforce business ceases once the contract is paid up.

TERM

DECREASING TERM

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
TR15, TR151	15 years	42.50%	5.00%	3.00%	2.00%	2.00%
TR20, TR201	20 years	45.00%	5.00%	3.00%	2.00%	2.00%
TR25, TR251	25 years	55.00%	5.00%	3.00%	2.00%	2.00%
TR30, TR301	30 years	55.00%	5.00%	3.00%	2.00%	2.00%
TR35, TR351	35 years	55.00%	5.00%	3.00%	2.00%	2.00%

FIXED TERM

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
TF10, TF101, ATF10	10 years	37.50%	5.00%	3.00%	2.00%	2.00%
TF20, TF201, ATF20,	20 years	55.00%	5.00%	3.00%	2.00%	2.00%
TF25, TF251, ATF25	25 years	60.00%	5.00%	3.00%	2.00%	2.00%
TF30, TF301, ATF30	30 years	60.00%	5.00%	3.00%	2.00%	2.00%
TF35, TF351, ATF35	35 years	60.00%	5.00%	3.00%	2.00%	2.00%
TFVD, TFVD1	20.10 Protection	45.00%	3.00%	2.00%	40.00%	2.00%

MONTHLY INCOME UPON DEATH (THE PROVIDER)

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
CF15, ACF15	The Provider and the Provider Rider/15 years	45.00%	5.00%	3.00%	2.00%	2.00%
CF20, ACF20	The Provider and the Provider Rider/20 years	55.00%	5.00%	3.00%	2.00%	2.00%
CF25, ACF25	The Provider and the Provider Rider/25 years	60.00%	5.00%	3.00%	2.00%	2.00%
CD15, ACD15	The Provider and the Provider Rider/15 years	45.00%	5.00%	3.00%	2.00%	2.00%
CD20, ACD20	The Provider and the Provider Rider/20 years	55.00%	5.00%	3.00%	2.00%	2.00%
CD25, ACD25	The Provider and the Provider rider/25 years	55.00%	5.00%	3.00%	2.00%	2.00%

* The payment of commissions on inforce business ceases once the contract is paid up.

UNIVERSAL LIFE

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
V100, V100D, V1001, V1002, V10, V15, V20, V25, V65, V10_1, V10_2, V10_D, V15_1, V15_2, V15_D, V20_1, V20_2, V20_D, V25_1, V25_2, V25_D, V65_1, V65_2, V65_D	Minimum premium	60.00%	5.00%	3.00%	2.00%	2.00%
VO101, VO102, VO10D, VO10	10 annual premiums ²	5.00%	1.50%	1.50%	0.00%	0.00%
VO151, VO152, VO15D, VO15	15 annual premiums ²	10.00%	1.50%	1.50%	1.50%	1.50%
VO201, VO202, VO20D, VO20	20 annual premiums ²	15.00%	1.50%	1.50%	1.50%	1.50%
VO251, VO252, VO25D, VO25	25 annual premiums ²	20.00%	1.50%	1.50%	1.50%	1.50%
VO651, VO652, VO65D, VO65	Premiums payable to age 65 ²	20.00%	1.50%	1.50%	1.50%	1.50%
	Excess premium ³	4.00%	3.00%	3.00%	0.00%	0.00%
	Suspense account ⁴	2.00%	0.25%	0.25%	0.00%	0.00%
	Accumulated savings (excluding suspense accounts) ⁵	0.00%	0.00%	0.00%	0.25%	0.25%

¹ In the case of Universal Life, commissions on inforce business are paid only if new premiums are paid; these premiums must not be derived from the previously invested savings portion.

² In such cases, the minimum premium is considered null and void once the contract is paid-up.

³ The excess premium corresponds to the difference between the minimum premium (V100 and 10-, 15-, 20-, 25-year or to age 65 options, as applicable) specified in the contract and the maximum premium for waiver of premium calculation purposes under the contract.

⁴ Commission rates apply to the inforce business in the suspense account and commissions are paid on a monthly basis.

⁵ Commission rates apply to the accumulated savings inforce business and are paid on an annual basis.

ACCIDENT AND SICKNESS

CRITICAL ILLNESS

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
MST10	Simplified renewable FT10	45.00%	4.00%	2.00%	2.00%	2.00%
MS75+, MST75	Simplified T75	55.00%	4.00%	2.00%	2.00%	2.00%
MSOPS	Simplified T75 – Reimbursement of premiums on surrender or expiry	18.00%	1.50%	1.50%	2.00%	2.00%
MF15, MF15D, MF15R, MF15C, MF65, MF65D, MF65R, MF65C, MF75, MF75D, MF75R, MF75C, MF75E, MF75F	Enhanced	50.00%	5.00%	3.00%	2.00%	2.00%
RD15, RR15, RC15, RD65, RR65, RC65, RD75, RR75, RC75, RE15, RF15	Reimbursement of premiums on death. Reimbursement of premiums on surrender or expiry	30.00%	5.00%	3.00%	2.00%	2.00%
MET75 ME75+	Child T75	55.00%	4.00%	2.00%	2.00%	2.00%
MEOPS	Reimbursement of premiums on surrender or expiry	18.00%	1.50%	1.50%	2.00%	2.00%

* The payment of commissions on inforce business ceases once the contract is paid up.

LONG TERM CARE

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
SLD2, SLD2+, SLD3, SLD3+, SLD5, SLD5+, SLDV, SLDV+, SLI2, SLI2+, SLI3, SLI3+, SLI5, SLI5+, SLIV, SLIV+	Long term care	50.00%	5.00%	3.00%	2.00%	2.00%

HEALTH VISA

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
VISA	Health Visa**	25.00%	12.00%	12.00%	12.00%	12.00%

* The payment of commissions on inforce business ceases once the contract is paid up.

** Health Visa is available in Quebec only.

OTHER BENEFITS

Plan codes	Products	RATES APPLICABLE ON ANNUAL PREMIUMS	RATES APPLICABLE ON ANNUAL PREMIUMS INFORCE BUSINESS*			
		New business	2nd to 5th year	6th to 10th year	11th year	12th year and over
AFI65, AFM65, AFI10, AFM10, AFI15, AFM15, AFI20, AFM20	Accidental Fracture rider	55.00%	5.00%	3.00%	2.00%	2.00%
AM-10, AM+10, AM-15, AM+15, AM-20, AM+20, AM-65, AM+65, AM25	Children's critical illness rider	50.00%	5.00%	3.00%	2.00%	2.00%
AA-10, AA+10, AA-15, AA+15, AA-20, AA+20, AA-65, AA+65, AE25	Children's life insurance rider	55.00%	5.00%	3.00%	2.00%	2.00%
AMF20, AMF25, AMF30, AMF35	Critical Illness rider	55.00%	5.00%	3.00%	2.00%	2.00%
R2J20, R2J25, R2J30, R5J20, R5J25, R5J30, RIJ20, RIJ25, RIJ30	Disability Income Benefit	47.50%	5.00%	3.00%	2.00%	2.00%
R2V20, R5V20, RIV20	Disability Income Benefit	30.00 %	5.00%	3.00%	2.00%	2.00%

Commissions on new business or inforce business on additional benefits and extra premiums are payable at the same rates as the principal benefit to which they are attached.

* The payment of commissions on inforce business ceases once the contract is paid up.

2. DEFERRED LIFE ANNUITY CONTRACTS (DLA)

Commission rates on new business and on inforce business according to the standard commissions' formula applicable to insurance contracts:

Plan code	Product name	Rates applicable on annual premiums	
		New business	Inforce business 2nd year to the disbursement date
RVUEV	Single Premium DLA	2.00%	0.00%
RVPEV	Instalment Premium DLA	10.00%	1.50%
RVIPR-RVICV	DLA - LIRA	2.00%	0.00%

Commission rates on inforce business payable according to the level commissions' formula:

Plan code	Product name	Rate applicable on death benefits	
		New business	Inforce business
RVDU	Single Premium DLA	0.00%	0.40%
RVDP	Instalment Premium DLA	0.00%	0.40%
RVIPR-RVICV	DLA - LIRA	0.00%	0.40%

3. ANNUITY CONTRACTS

3.1 Savings Annuity Contracts

3.1.1 Traditional and Equity Index GICs

Commission rates on new business calculated on the amount invested multiplied by the number of years of guaranteed term:

- 0.40% on traditional GICs
- 0.44% on Equity Index GICs (including Actively Managed Index Accounts)

3.1.2 Investment accounts with purchase fees

Commission rates on new business calculated on the amount invested and commission rates on inforce business:

Product name	New business	Inforce business
Canadian Equity Index Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Capitalization Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American Equity Index American Equity (Dynamic) International Equity Index Canadian Dividend (AGF) Canadian Dividend (Fidelity) Global Equity (Dynamic) Global Equity – Discovery (Dynamic) Low Volatility Global Equity (TDAM) Emerging Markets (AGF) Balanced Profile (NBSI) Growth Profile (NBSI) Aggressive Profile (NBSI) Canadian Balanced (Dynamic) Global Balanced (AGF) Canadian Balanced (Fidelity) Diversified Income (Fidelity) Diversified Income (Dynamic) Canadian Equity Income (Dynamic)	80% of the fees agreed upon by the broker and his client	0.80 %
Conservative Profile (NBSI) Moderate Profile (NBSI)	80% of the fees agreed upon by the broker and his client	0.60 %
Canadian Bond Index Canadian Fixed Income (AGF)	80% of the fees agreed upon by the broker and his client	0.40 %

3.1.3 Investment accounts with redemption fees

Commission rates on new business calculated on the amount invested and commission rates on inforce business.

Product Name	New business	Inforce business
Canadian Equity Index Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Capitalization Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American Equity Index American Equity (Dynamic) International Equity Index Canadian Dividend (AGF) Canadian Dividend (Fidelity) Global Equity (Dynamic) Global Equity – Discovery (Dynamic) Low Volatility Global Equity (TDAM) Emerging Markets (AGF) Balanced Profile (NBSI) Growth Profile (NBSI) Aggressive Profile (NBSI) Canadian Balanced (Dynamic) Global Balanced (AGF) Canadian Balanced (Fidelity) Diversified Income (Fidelity) Diversified Income (Dynamic) Canadian Equity Income (Dynamic)	4.40 %	0.352 %
Conservative Profile (NBSI) Moderate Profile (NBSI)	4.00 %	0.20 %
Canadian Bond Index Canadian Fixed Income (AGF)	2.40 %	0.15 %

3.1.4 Investment accounts with moderate redemption fees

Commission rates on new business calculated on the amount invested and commission rates on inforce business.

Product Name	New business	Inforce business	
		1 st year to 3 rd year	4 th year and over
Canadian Equity Index Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Capitalization Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American Equity Index American Equity (Dynamic) International Equity Index Canadian Dividend (AGF) Canadian Dividend (Fidelity) Global Equity (Dynamic) Global Equity – Discovery (Dynamic) Low Volatility Global Equity (TDAM) Emerging Markets (AGF) Balanced Profile (NBSI) Growth Profile (NBSI) Aggressive Profile (NBSI) Canadian Balanced (Dynamic) Global Balanced (AGF) Canadian Balanced (Fidelity) Diversified Income (Fidelity) Diversified Income (Dynamic) Canadian Equity Income (Dynamic)	2.00 %	0.40 %	0.80 %
Conservative Profile (NBSI) Moderate Profile (NBSI)	2.00 %	0.20 %	0.60 %
Canadian Bond Index Canadian Fixed Income (AGF)	1.20 %	0.15 %	0.40 %

3.2 Immediate Annuity Contracts

3.2.1 Life and joint and survivor annuities

Commission rates on new business for life annuities and/or joint and survivor annuities:

Amount to establish the annuity	Commission
\$0 to \$100,000	3.00%
\$100,001 to \$200,000	\$3,000 + 2.00% of any amount exceeding \$100,000
Over \$200,000	\$5,000 + 1.30% of any amount exceeding \$200,000

3.2.2 Term Certain annuities

Depending on the guaranteed period of the Term Certain annuity, the commissions on new business correspond to a part or to all of the commissions' payable under point 3.2.1 according to the following percentages:

Guaranteed period of the Term Certain annuity	Percentage to apply to commissions payable under point 3.2.1
2 years	20 %
3 years	30 %
4 years	40 %
5 years	50 %
6 years	60 %
7 years	70 %
8 years	80 %
9 years	90 %
10 years and over	100 %

LA CAPITALE FINANCIAL SECURITY INSURANCE COMPANY

1. INSURANCE CONTRACTS

1.1 Payment of level commissions

Commission rates on new business and on inforce business according to the level commissions formula applicable to insurance contracts

Plan codes	Product	Rate applicable on annualized premiums		
		New business	Inforce business	
			Years 2 to 5	Year 6 +
MGACCDIS	Pillar Accident Disability Insurance (base policy and rider)	50%	17.5%	15%
OWNOCCA	Regular Occupation Extension Rider - Accident	50%	17.5%	15%
MGASICDIS	Pillar Sickness Disability Rider	50%	17.5%	15%
OWNOCCS	Regular Occupation Extension Rider - Sickness	50%	17.5%	15%
MGAFRAC	Accidental Fracture Rider	40%	10%	10%
351	Hospital Accident	40%	10%	10%
651	Hospital Accident Benefits Rider	40%	10%	10%
757	Hospital Sickness Benefits Rider	40%	10%	10%
804	Accidental Death and Dismemberment Rider	50%	17.5%	15%
ROP	Return of Premium Rider	25%	8.75%	7.50%
1500	Accessible	40%	10%	10%
45	Safe Driver	40%	10%	10%
83	Extended Disability Rider - Any Accident	40%	10%	10%
INDBEN2Y	Indexation Option	50%	17.5%	15%
INDBEN5Y		50%	17.5%	15%
INDBEN65		50%	17.5%	15%
FIORIDER	Future Insurability Option	50%	17.5 %	15%

1.2 Payment of high-low commissions

Commission rates on new business and on inforce business according to the high-low commission formula applicable to insurance contracts

		Rates applicable on annualized premiums		
Plan codes	Product	New business	Inforce business	
			Year 2 to 5	Year 6 +
MGACCDIS	Pillar Accident Disability Insurance (base policy and rider)	100%	3.5%	2.5%
OWNOCCA	Regular Occupation Extension Rider - Accident	100%	3.5%	2.5%
MGASICDIS	Pillar Sickness Disability Rider	100%	3.5%	2.5%
OWNOCCS	Regular Occupation Extension Rider - Sickness	100%	3.5%	2.5%
MGAFRAC	Accidental Fracture Rider	60%	2.5%	2.5%
351	Hospital Accident	60%	2.5%	2.5%
651	Hospital Accident Benefits Rider	60%	2.5%	2.5%
757	Hospital Sickness Benefits Rider	60%	2.5%	2.5%
804	Accidental Death and Dismemberment Rider	100%	3.5%	2.5%
ROP	Return of Premium Rider	50%	1.75%	1.25%
1500	Accessible	60%	2.5%	2.5%
45	Safe Driver	60%	2.5%	2.5%
83	Extended Disability Rider - Any Accident	60%	2.5%	2.5%
INDBEN2Y	Indexation Option	100%	3.5%	2.5 %
INDBEN5Y		100%	3.5%	2.5%
INDBEN65		100%	3.5%	2.5%
FIORIDER	Future Insurability Option	100 %	3.5 %	2.5 %