

COMMISSION SCHEDULE



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT



COMMISSION SCHEDULE

LIFE INSURANCE

PACE		
EXCESS COMMISSIONABLE PREMIUM*	1 st YEAR - BETWEEN 0% AND 200%	5%
	1 st YEAR - ABOVE 200%	1.5%
PREMIUM DEPOSIT	2 nd - 5 th YEAR	3.0%
ACCUMULATION FUND	6 th + YEARS	0.25%
ADMINISTRATION FEE**		\$40.00

* Applies to portion of deposits that exceed cost of insurance

** Applies only to PACE III products, is paid once quarterly on settled policies.

COST OF INSURANCE - PACE	YEARS	CAREER	ACCELERATED
PRECISION	1 st YEAR: AGE 0-60	55.0%	60.0%
	AT AGE 61-70 DECREASE	2.0% / YR	2.0% / YR
	AT AGE 71-75 DECREASE	1.0% / YR	1.0% / YR
	AGE 76-80	30.0%	35.0%
	2 nd - 5 th YEAR	2.5%	2.5%
	6 th + YEARS	5.0%	0.0%
PRECISION 10	1 st YEAR	30.0%	30.0%
	2 nd - 5 th YEAR	1.0%	1.0%
	6 th - 10 th YEAR	2.0%	2.0%
PRECISION 20	1 st YEAR: AGE 0-65	40.0%	40.0%
	AT AGE 66-75 DECREASE	1.0% / YR	1.0% / YR
	2 nd - 5 th YEAR	1.0%	1.0%
	6 th - 20 th YEAR	4.0%	4.0%
PRECISION AT 65	1 st YEAR: AGE 0-44	45.0%	45.0%
	AGE 45-49	40.0%	40.0%
	AGE 50-70	35.0%	35.0%
	AT AGE 71-75 DECREASE	1.0% / YR	1.0% / YR
	2 nd - 5 th YEAR	1.0%	1.0%
	6 th + YEARS	4.0%	4.0%
PREMIER	1 st YEAR	55.0%	65.0%
	2 nd - 5 th YEAR	2.5%	2.5%
	6 th + YEARS	5.0%	0.0%
PREMIER-SAVINGS MAXIMIZER	1 st YEAR	55.0%	55.0%
	2 nd - 5 th YEAR	2.5%	2.5%
	6 th + YEARS	5.0%	5.0%
ACCUMULATOR	1 st YEAR	55.0%	65.0%
	2 nd - 5 th YEAR	2.5%	2.5%
	6 th + YEARS	5.0%	0.0%
ACCUMULATOR - SAVINGS MAXIMIZER	1 st YEAR	55.0%	55.0%
	2 nd - 5 th YEAR	2.5%	2.5%
	6 th + YEARS	5.0%	5.0%
FOUNDATION	1 st YEAR: AGE 0-65	50.0%	57.5%
	AT AGE 66 - 70 DECREASE	2.0% / YR	2.0% / YR
	AGE 71 - 75 DECREASE	2.0% / YR	2.5% / YR
	AGE 76 - 85	30.0%	35.0%
	2 nd - 5 th YEAR	1.0%	1.0%
	6 th + YEARS	4.0%	0.0%
FAMILY ADVANTAGE - GUARANTEED INCOME	1 st YEAR	40.0%	45.0%
	2 nd - 5 th YEAR	2.0%	2.0%
	6 th + YEARS	2.0%	0.0%



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COST OF INSURANCE - PACE		YEARS	CAREER	ACCELERATED
FLEX 1*		1 ST YEAR	55.0%	65.0%
		2 ND - 5 TH YEAR	2.5%	2.5%
		6 TH + YEARS	5.0%	0.0%
FLEX 1 - SAVINGS MAXIMIZER*		1 ST YEAR	55.0%	65.0%
		2 ND - 5 TH YEAR	2.5%	2.5%
		6 TH + YEARS	5.0%	0.0%
FLEX 1 PAID-UP AT AGE 85 / 20 YEARS*		1 ST YEAR: AGE 0-65	55.0%	65.0%
		AT AGE 66-69 DECREASE	2.0%/YR	2.0%/YR
		AT AGE 70 AND UP	45.0%	55.0%
		2 ND - 5 TH YEAR	2.0%	2.0%
		6 TH + YEARS	5.0%	0.0%
FLEX 10	<u>\$50,000 - \$10,000,000</u>	1 ST YEAR	40.0%	40.0%
		2 ND - 5 TH YEAR	1.0%	1.0%
		6 TH - 10 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (11,21, ETC)	16.0%	16.0%
		12 TH + YEARS	2.0%	2.0%
FLEX 20	<u>\$25,000 - \$10,000,000</u>	1 ST YEAR	45.0%	45.0%
		2 ND - 5 TH YEAR	1.0%	1.0%
		6 TH - 20 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (21,41, ETC)	16.0%	16.0%
		22 ND + YEARS	2.0%	2.0%
FLEX 30	\$50,000 - \$10,000,000	1 ST YEAR	50.0%	50.0%
		2 ND - 5 TH YEAR	1.0%	1.0%
		6 TH - 30 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (31,41, ETC)	16.0%	16.0%
		32 ND + YEARS	2.0%	2.0%
HARMONY TERM 10		1 ST YEAR	40.0%	40.0%
		2 ND - 5 TH YEAR	1.0%	1.0%
		6 TH - 10 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (11,21, ETC)	16.0%	16.0%
HARMONY TERM 20		1 ST YEAR	45.0%	45.0%
		2 ND - 5 TH YEAR	1.0%	1.0%
		6 TH - 20 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (21,41, ETC)	16.0%	16.0%

Commissions will be earned if COI is paid by Accumulation Fund.

*Commission based on minimum fund as shown in the illustration system.



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BENEFITS

PACE POLICIES	YEARS	CAREER	ACCELERATED
DISABILITY WAIVER DEPOSITS*	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
DEATH WAIVER DEPOSITS	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
ACCIDENTAL DEATH OR DISMEMBERMENT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
ACCIDENTAL DISMEMBERMENT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
ACCIDENTAL FRACTURE	1 ST YEAR	50.0%	50.0%
	2 ND - 5 TH YEAR	2.5%	2.5%
	6 TH - 10 TH YEAR	5.0%	5.0%
FAMILY ACCIDENTAL FRACTURE	1 ST YEAR	50.0%	50.0%
	2 ND - 5 TH YEAR	2.5%	2.5%
	6 TH - 10 TH YEAR	5.0%	5.0%
BUSINESS INSURABILITY OPTION	1 ST YEAR	35.0%	35.0%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH - 10 TH YEAR	2.0%	2.0%



COMMISSION SCHEDULE

BENEFITS

PACE POLICIES	YEARS	CAREER	ACCELERATED
GUARANTEED INSURABILITY BENEFIT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
CRITICAL ILLNESS ADVANCE	1 ST YEAR: AGE 0-65	50.0%	57.5%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH + YEARS	4.0%	0.0%
CRITICAL ILLNESS ADVANCE AT 65	1 ST YEAR: AGE 0-44	45.0%	45.0%
	AGE 45-49	40.0%	40.0%
	AGE 50-65	35.0%	35.0%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH + YEARS	4.0%	4.0%
LONG TERM CARE ADVANCE** (NEW T100 FOUNDATION ONLY)	1 ST YEAR	50.0%	57.5%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH + YEARS	4.0%	0.0%
LONG-TERM CARE ADVANCE 20** (OPTION ON NEW PRECISION 20)	1 ST YEAR	40.0%	40.0%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH - 20 TH YEAR	4.0%	4.0%
LONG-TERM CARE ADVANCE AT 65** (OPTION ON NEW PRECISION AT 65)	1 ST YEAR: AGE 0-44	45.0%	45.0%
	AGE 45-49	40.0%	40.0%
	AGE 50-59	35.0%	35.0%
	2 ND - 5 TH YEAR	1.0%	1.0%
	6 TH + YEARS	4.0%	4.0%
CHILDREN'S ACCIDENTAL FRACTURE	1 ST YEAR	50.0%	50.0%
	2 ND - 5 TH YEAR	2.5%	2.5%
	6 TH - 10 TH YEAR	5.0%	5.0%
CHILDREN'S ACCIDENTAL DISMEMBERMENT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%
CHILDREN'S PROTECTION BENEFIT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	12.5%	12.5%
	3 RD - 5 TH YEAR	5.0%	5.0%
	6 TH - 7 TH YEAR	7.5%	7.5%

* First year compensation varies for older issue ages.

** When a Long Term Care Advance monthly benefit is payable, no renewal compensation is payable on the LTC Advance Option and on the life insurance attached to this option. Note that the renewal commission will be payable on the life insurance portion (attached to this option) that exceeds \$250,000.



COMMISSION SCHEDULE

LIFE INSURANCE

OTHER PRODUCTS - WHOLE LIFE		YEARS	CAREER	ACCELERATED
GUARANTEED WHOLE LIFE		1 ST YEAR: AGE 0-60	55.0%	60.0%
		AT AGE 61-70 DECREASE	2.0% / YR	2.0% / YR
		AT AGE 71-75 DECREASE	1.0% / YR	1.0% / YR
		AGE 76 +	30.0%	35.0%
		2 ND - 5 TH YEAR	5.0%	5.0%
		6 TH + YEARS	5.0%	0.0%
GOLDEN EDGE CLASSIC	55-65	1 ST YEAR	57.5%	57.5%
		2 ND - 5 TH YEAR	5.0%	5.0%
	66-70	1 ST YEAR	43.0%	43.0%
		2 ND - 5 TH YEAR	5.0%	5.0%
	71-85	1 ST YEAR	10.0%	10.0%
		2 ND - 5 TH YEAR	10.0%	10.0%
GOLDEN EDGE ENHANCED	55-75	1 ST YEAR	57.5%	57.5%
		2 ND - 5 TH YEAR	5.0%	5.0%
	76-80	1 ST YEAR	43.0%	43.0%
		2 ND - 5 TH YEAR	5.0%	5.0%
	81-85	1 ST YEAR	28.75%	28.75%
		2 ND - 5 TH YEAR	5.0%	5.0%
LIFE START 15		1 ST YEAR	40.0%	42.5%
		2 ND - 5 TH YEAR	5.0%	5.0%
		6 TH - 15 TH YEAR	5.0%	2.0%
LIFE 10		1 ST YEAR: AGE 0-70	35.0%	35.0%
		AT AGE 71-75 DECREASE	1.0% / YR	1.0% / YR
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH - 10 TH YEAR	2.0%	2.0%
LIFE 20		1 ST YEAR : AGE 0-65	45.0%	45.0%
		AT AGE 66-70 DECREASE	2.0% / YR	2.0% / YR
		AT AGE 71-75 DECREASE	1.0% / YR	1.0% / YR
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH - 20 TH YEAR	4.0%	4.0%
		6 TH - 20 TH YEAR	4.0%	4.0%
LIFE AT 65		1 ST YEAR : AGE 0-44	50.0%	50.0%
		AGE 45-49	45.0%	45.0%
		AGE 50-65	40.0%	40.0%
		AT AGE 66-75 DECREASE	1.0% / YR	1.0% / YR
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH + YEARS	4.0%	4.0%



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LIFE INSURANCE

OTHER PRODUCTS - TERM		YEARS	CAREER	ACCELERATED
MAXLIFE		1 ST YEAR: AGE 0 - 65	40.0%	45.0%
		AT AGE 66-69 DECREASE	2.0% / YR	2.0% / YR
		AGE 70 - 75	30.0%	35.0%
		2 ND - 5 TH YEAR	5.0%	5.0%
		6 TH + YEARS	2.0%	0.0%
TERM 10	<u>\$50,000 - \$10,000,000</u>	1 ST YEAR	40.0%	40.0%
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH - 10 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (11,21, ETC)	16.0%	16.0%
		12 TH + YEARS	2.0%	2.0%
TERM 20	<u>\$25,000 - \$10,000,000</u>	1 ST YEAR	45.0%	45.0%
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH - 20 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (21,41, ETC)	16.0%	16.0%
		22 ND + YEARS	2.0%	2.0%
TERM 30	<u>\$50,000 - \$10,000,000</u>	1 ST YEAR	50.0%	50.0%
		2 ND - 5 TH YEAR	4.0%	4.0%
		6 TH - 30 TH YEAR	2.0%	2.0%
		RENEWAL YEARS (31,41, ETC)	16.0%	16.0%
		32 ND + YEARS	2.0%	2.0%
ENHANCED TERM 10		1 ST YEAR	40.0%	40.0%
		2 ND - 10 TH YEAR	2.0%	2.0%
		11 TH YEAR	16.0%	16.0%
		12 TH + YEARS	0.0%	0.0%



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CRITICAL ILLNESS

HARMONY	YEARS	CAREER	ACCELERATED
HARMONY NEW GENERATION – BASIS, ROPD AND ROPL	1 ST YEAR	40.0%	40.0%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH + YEARS	2.0%	2.0%
HARMONY TERM 10 (25 ILLNESSES)	1 ST YEAR	40.0%	40.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + 10 TH YEARS	2.0%	2.0%
	RENEWAL YEARS (11.21. ETC)	16.0%	16.0%
HARMONY TERM 20 (25 ILLNESSES)	1 ST YEAR	45.0%	45.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + 20 TH YEARS	2.0%	2.0%
	RENEWAL YEARS (21.41. ETC)	16.0%	16.0%
HARMONY T65	1 ST YEAR	45.0%	50.0%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH + YEARS	5.0%	0.0%
HARMONY T75 PAID UP	1 ST YEAR	45.0%	50.0%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH + YEARS	5.0%	0.0%
HARMONY TERM TO AGE 100 (25 ILLNESSES)	1 ST YEAR	45.0%	45.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + YEARS	2.0%	2.0%
HARMONY T100 WITH REFUND OF PREMIUMS (ROP)			
– 100% AFTER 15 YEARS	1 ST YEAR	40.0%	40.0%
	2 ND + YEARS	2.0%	2.0%
– 100% AFTER 20 YEARS	1 ST YEAR	45.0%	45.0%
	2 ND + YEARS	2.0%	2.0%
HARMONY LIMITED PAY 10	1 ST YEAR	42.5%	42.5%
	2 ND - 10 TH YEAR	2.0%	2.0%
	11 TH + YEARS	0.0%	0.0%
HARMONY LIMITED PAY 20	1 ST YEAR	42.5%	42.5%
	2 ND - 20 TH YEAR	2.0%	2.0%
	21 ST + YEARS	0.0%	0.0%



COMMISSION SCHEDULE

CRITICAL ILLNESS (CONTINUED)

HARMONY EXECUTIVE TERM TO AGE 100	YEARS	CAREER	ACCELERATED
HEALTH BENEFIT 100% AFTER 15 YEARS	1 ST YEAR	40.0%	40.0%
	2 ND + YEARS	2.0%	2.0%
HEALTH BENEFIT 100% AFTER 20 YEARS	1 ST YEAR	45.0%	45.0%
	2 ND + YEARS	2.0%	2.0%
CONSUMER'S CRITICAL ILLNESS			
TERM 10 CONSUMER'S CRITICAL ILLNESS AND CONSUMER'S CRITICAL ILLNESS SIMPLIFIED ISSUE	1 ST YEAR	40.0%	40.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + 10 TH YEARS	2.0%	2.0%
	RENEWAL YEARS (11.21. ETC)	16.0%	16.0%
	12 TH + YEARS	2.0%	2.0%
TERM 20 CONSUMER'S CRITICAL ILLNESS AND CONSUMER'S CRITICAL ILLNESS SIMPLIFIED ISSUE	1 ST YEAR	40.0%	40.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + 20 TH YEARS	2.0%	2.0%
	RENEWAL YEARS (21.41. ETC)	16.0%	16.0%
	22 ND + YEARS	2.0%	2.0%

LONG-TERM CARE

INDEPENDENT LIVING WITH/WITHOUT - ROP	1 ST YEAR	40.0%	40.0%
	2 ND + YEARS	5.0%	5.0%
INDEPENDENT LIVING 20 WITH/WITHOUT - ROP	1 ST YEAR	35.0%	35.0%
	2 ND + YEARS	5.0%	5.0%



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BENEFITS

OTHER PRODUCTS (Benefits – excluding those payable for 10, 15, 20 years)	YEARS	CAREER	ACCELERATED
ANGIOPLASTY RIDER (ENHANCED T10)	1 ST YEAR	40.0%	40.0%
	2 ND - 10 TH YEAR	2.0%	2.0%
	11 TH YEAR	16.0%	16.0%
DISABILITY WAIVER OF PREMIUM (ENHANCED T10)	1 ST YEAR	40.0%	40.0%
	2 ND - 10 TH YEAR	2.0%	2.0%
	11 TH YEAR	16.0%	16.0%
DISABILITY WAIVER OF PREMIUM (INCLUDING TERM 10 AND TERM 20 RIDERS)	1 ST YEAR	50.0%	50.0%
	2 ND + YEARS	5.0%	5.0%
DEATH WAIVER OF PREMIUM (INCLUDING TERM 10 AND TERM 20 RIDERS)	1 ST YEAR	50.0%	50.0%
	2 ND + YEARS	5.0%	5.0%
ACCIDENTAL DEATH OR DISMEMBERMENT BENEFIT (INCLUDING ENHANCED T10)	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
ACCIDENTAL DISMEMBERMENT BENEFIT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
ACCIDENTAL FRACTURE BENEFIT (INCLUDING ENHANCED T10)	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
GUARANTEED INSURABILITY BENEFIT	1 ST YEAR	50.0%	50.0%
	2 ND + YEARS	5.0%	5.0%
CHILDREN'S ACCIDENTAL FRACTURE (INCLUDING ENHANCED T10)	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
CHILDREN'S ACCIDENTAL DISMEMBERMENT	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
CHILDREN'S PROTECTION BENEFIT (INCLUDING ENHANCED T10)	1 ST YEAR	50.0%	50.0%
	2 ND YEAR	15.0%	15.0%
	3 RD - 7 TH YEAR	7.5%	7.5%
HARMONY (\$10,000 TO \$24,999) (HARMONY T65 ONLY)	1 ST YEAR	45.0%	50.0%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH + YEARS	5.0%	0.0%
REFUND OF PREMIUM BENEFIT (HARMONY ONLY)	1 ST YEAR	40.0%	50.0%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH + YEARS	5.0%	0.0%
INCREASE IN THE INSURANCE AMOUNT (INDEPENDENT LIVING ONLY)	1 ST YEAR	40.0%	40.0%
	2 ND + YEARS	5.0%	5.0%
LONG-TERM CARE ADVANCE 20** (OPTION ON NEW LIFE 20)	1 ST YEAR	45.0%	45.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH - 20 TH YEAR	4.0%	4.0%
LONG-TERM CARE ADVANCE AT 65** (OPTION ON NEW LIFE AT 65)	1 ST YEAR: AGE 0-44	50.0%	50.0%
	AGE 45-49	45.0%	45.0%
	AGE 50-59	40.0%	40.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH + YEARS	4.0%	4.0%

** When a Long Term Care Advance monthly benefit is payable, no renewal compensation is payable on the LTC Advance Option and on the life insurance attached to this option. Note that the renewal commission will be payable on the life insurance portion (attached to this option) that exceeds \$250,000.



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BENEFITS

(Benefits – Payable for 10 years)	YEARS	CAREER	ACCELERATED
DISABILITY WAIVER OF PREMIUM	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
DEATH WAIVER OF PREMIUMS	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
ACCIDENTAL DEATH OR DISMEMBERMENT BENEFIT	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
ACCIDENTAL DISMEMBERMENT BENEFIT	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
ACCIDENTAL FRACTURE BENEFIT	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
GUARANTEED INSURABILITY BENEFIT	1 ST YEAR	32.5%	32.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 10 TH YEAR	2.0%	2.0%
BUSINESS INSURABILITY OPTION	1 ST YEAR	35.0%	35.0%
	2 ND - 5 TH YEAR	4.0%	4.0%
	6 TH - 10 TH YEAR	2.0%	2.0%



COMMISSION SCHEDULE

BENEFITS

(Benefits – Payable for 15 years or for 20 years)	YEARS	CAREER	ACCELERATED
DISABILITY WAIVER OF PREMIUM	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
DEATH WAIVER OF PREMIUMS	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
ACCIDENTAL DEATH OR DISMEMBERMENT BENEFIT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
ACCIDENTAL DISMEMBERMENT BENEFIT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
ACCIDENTAL FRACTURE BENEFIT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
GUARANTEED INSURABILITY BENEFIT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
	6 TH - 20 TH YEAR	2.0%	2.0%
CHILDREN'S ACCIDENTAL FRACTURE	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
CHILDREN'S ACCIDENTAL DISMEMBERMENT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%
CHILDREN'S PROTECTION BENEFIT	1 ST YEAR	42.5%	42.5%
	2 ND - 5 TH YEAR	5.0%	5.0%
	6 TH - 15 TH YEAR	3.0%	3.0%

(Above payable for 20 years, the rate is 2% for years 6th – 20th)



COMMISSION SCHEDULE

SOLO

SOLO (SOLO DISABILITY INCOME (EXCEPT ROP), SOLO BUSINESS EXPENSE, SOLO ACCIDENT DISABILITY INCOME (EXCEPT ROP), SOLO LIVING EXPENSE)		
	CAREER	ACCELERATED
FIRST YEAR COMMISSION (FYC)*	45.0%	90.0%
RENEWALS (DURATION OF POLICY)	15.0%	5.0%
RETURN OF PREMIUMS (ROP) – SOLO DISABILITY INCOME, SOLO ACCIDENT DISABILITY INCOME		
FIRST YEAR COMMISSION (FYC)	15.0%	15.0%
RENEWALS (DURATION OF POLICY)	2.0%	2.0%
YEARLY RENEWABLE TERM (YRT) AFTER AGE 65 - SOLO DISABILITY INCOME		
FIRST YEAR COMMISSION (FYC)	15.0%	NA
RENEWALS (DURATION OF POLICY)	15.0%	NA

*FYC (Career 45% and Accelerated 90%) is reduced by 2% per year for ages 56 to 60.

SOLO LOAN INSURANCE AND RIDERS*

	CAREER	ACCELERATED
FIRST YEAR COMMISSION (FYC)**	45.0%	80.0%
RENEWALS	12.5%	5.0%
FYC AND RENEWALS-TI AFTER AGE 65	15.0%	NA

*Riders: Partial Disability, Future Insurability Option and Regular Occupation Period Extender.

**FYC (Career 45% and Accelerated 80%) is reduced by 2% per year for ages 56 to 60.

SOLO HEALTHCARE

	CAREER	ACCELERATED
FIRST YEAR COMMISSION (FYC)	20.0%	20.0%
RENEWALS (DURATION OF POLICY)	7.0%	7.0%

FYC Chargeback:

First Year Commissions (FYC) are subject to a two-year reducing chargeback for SOLO products.

SOLO TRADITIONAL

	CAREER	ACCELERATED
FIRST YEAR COMMISSION (FYC)	23.5%	23.5%
RENEWALS (DURATION OF POLICY)	10.0%	10.0%



COMMISSION SCHEDULE

SOLO

SOLO “MODIFICATION” RULE

Inside the New SOLO product, the following rule will apply:

- The T10 coverage is modified for a T65;
- There is a change in Benefit period or waiting period;
- Increase in Regular Occupation Period;
- The DI coverage is modified for a BE.

At time of the “modification”, DFS will adjust the compensation according to the following conditions (**even if the duration is greater than 5 years**):

- On the increase in premium*: At all time, the regular compensation is paid on the increase in premium.
- On the equivalent or lower premium: no first year compensation is paid. A minimum commission is paid according to the higher between :
 - The difference between the 1st year commission rate of the new coverage and the 1st year commission rate of the old coverage;

OR

- The renewal commission rate on the replaced coverage at the time of replacement.

REPLACEMENT RULES - SOLO Disability Income To/From SOLO Loan Insurance
Same Rules as Internal Replacements on Life and Health Products.

Premium to consider: Premium of each coverage and their riders (except FIO and ROP).

Note: No change to the commission mode (career / accelerated) is allowed when a modification or replacement occurs. The mode originally chosen must remain for the modification or the new replacement coverage.

SOLO Replacement Policy – Disability Coverage (replacement from Previous SOLO – Oscar to New SOLO)

- For a coverage replaced in **60 months or less**:

If a previous SOLO Disability Policy or coverage lapses or reduces during the 6 months prior or the 12 months after the issuance of a new SOLO Disability Policy, DFS will adjust the compensation according to the following conditions:

- On the increase in premium*: At all time, the regular compensation is paid on the increase in premium, regardless of the duration of the replaced coverage.
- On the equivalent or lower premium: for a coverage replaced in **60 months or less**. No first year compensation is paid. A minimum commission is paid according to the higher between :
 - The difference between the 1st year commission rate of the new coverage and the 1st year commission rate of the old coverage;

OR

- The renewal commission rate on the replaced coverage at the time of replacement.
- **Only the career commission mode is available.**
- For coverage replaced after more than 60 months: no penalty, the regular first year commission is paid at the choice of either the career or the accelerated commission mode.

* Note: The increase in premium is the difference between the premium of the new coverage and the premium at the time of the modification (not the initial premium).



COMMISSION SCHEDULE

EXTRA PREMIUM

No commission will be payable on extra premiums of five (5) years or less.

CONVERSION – GROUP

A First Year Commission (FYC) of 10% is payable on group conversions. Renewal commission is payable at 5%. There is no commission payable on Term 1.

COMPENSATION – ELITE CASE

Elite case rules may apply to the payment of compensation earned on individual life policies where the total First Year Commission (FYC) and Bonus payable to the producer is greater than \$25,000.00.

EXCHANGE OPTION – TERM 10, TERM 20 – INDIVIDUAL LIFE ONLY

The exchange option is subject to Life First Year Commission Chargeback and Internal Replacement Chargeback rules.

FYC CHARGEBACKS

REGULAR LIFE FIRST YEAR COMMISSION CHARGEBACKS

First Year Commissions (FYC) are subject to a two year reducing chargeback for all Life Products including PACE except the Executive Protector. The Executive Protector Product will be subject to a five year reducing chargeback.

INTERNAL REPLACEMENTS ON LIFE AND HEALTH PRODUCTS

DFS POLICY ON INTERNAL REPLACEMENT

Definition: Internal replacement results when the previous policy or coverage is terminated up to 6 months prior to the new policy or coverage being issued, or up to 12 months after the new policy or coverage has been issued.

Internal Policy: A Producer is entitled to first year commissions (FYC) only on the portion that is greater than the previous policy or coverage premium, except when the previous policy or coverage is 5 years old or greater then the full FYC is paid on the new policy or coverage.

Internal replacement rule will apply to the Producer replacing an existing DFS product with a new DFS product. This rule applies whether the producer who sold the new policy/coverage received the commissions on the previous policy/coverage or not.

No first year commission (FYC) will be paid on the replacing policy if the new annual premium is less than the annualized premium of the replaced policy.

Calculations are based using the New FYC commission rate and Override paid on the difference in Premium between Old and New Premium.

Transactions that are not Replacements:

- The policy or coverage is replaced by an annuity
- The new policy is a supplementary privilege exercised by the policyholder under an existing insurance policy issued by DFS e.g. Term Conversions.

Exemptions: One of the following conditions must be present:

- Previous policy or coverage was in-force for 5 years or more
- Previous policy or coverage is still in-force
- Previous policy or coverage lapsed 6 months or more prior to the issuance of the new policy
- Previous policy or coverage lapsed 12 months or more after the new policy issue date
- New policy is not in-force



COMMISSION SCHEDULE

GROUP INSURANCE

PERFORM PLUS AND REGULAR GROUPS

ANNUAL PREMIUM	FYC	RENEWAL COMMISSION
UP TO \$10,000	10.0%	10.0%
\$10,001 - \$25,000	7.5%	7.5%
\$25,001 - \$50,000	5.0%	5.0%
\$50,001 - \$100,000	3.0%	3.0%
\$100,001 - \$250,000	2.0%	2.0%
OVER \$250,000	1.0%	1.0%

LONG TERM DISABILITY BENEFIT (FOR REGULAR GROUPS ONLY)

ANNUAL PREMIUM	FYC	RENEWAL COMMISSION
UP TO \$10,000	15.0%	15.0%
\$10,001 - \$25,000	10.0%	10.0%
\$25,001 - \$100,000	5.0%	5.0%
\$100,001 - \$200,000	2.0%	2.0%
OVER \$200,000	1.0%	1.0%

FLAT PERCENTAGES: UP TO 15%

Group First Year (FYC) and Renewal commissions are subject to terms and conditions set by DFS Sales Compensation, Group and Business Insurance.

For more information on Group Insurance commission schedules, please contact:

Sales Compensation, Group and Business Insurance
2 Complexe Desjardins
East Tower, 23rd Floor
Montreal, Quebec
H5B 1E2

Toll free: 1-800-392-5422
Fax: 514-285-3094
E-Mail: group.commission@dsf.ca



COMMISSION SCHEDULE

SINGLE PREMIUM ANNUITIES LIFE ANNUITIES

	CAREER	ACCELERATED
FIRST \$100,000	2.00%	3.00%
NEXT \$100,000	1.00%	2.00%
IN EXCESS OF \$200,000	0.25%	1.25%
ANNUALLY AS PERCENTAGE OF ANNUITY PAYMENT	1.00%	0.00%

TERM CERTAIN ANNUITIES (Including Guaranteed Advantage Products)

FIRST \$100,000	1-1.99 YEARS	0.40%
	2-2.99 YEARS	0.80%
	3-3.99 YEARS	1.20%
	4-4.99 YEARS	1.60%
	5 TH + YEARS	2.00%
IN EXCESS OF \$100,000	1-1.99 YEARS	0.20%
	2-2.99 YEARS	0.40%
	3-3.99 YEARS	0.60%
	4-4.99 YEARS	0.80%
	5 TH + YEARS	1.00%

DESJARDINS RIF

DAILY INTEREST	NONE
GUARANTEED INTEREST	0.25% X TERM (MAX. 2%)
TACTIC/SIP	SAME AS STAND ALONE

GICs

IMPERIAL SELECT ACCUMULATOR

For each new deposit, and the amount reinvested for a new term, compensation will be payable as follows:

- ◆ Guaranteed Interest Fund:
0.25% x investment term (maximum 2%)
- ◆ Daily Interest Fund: no commission