

REPRESENTATIVE COMMISSIONS

Disability, Accident and Sickness Products

		Year 1	2	3	4 and after	Notes
	High and Low structure *	default commiss	sion type if not pr	recised on the ap	plication	In case of lapse during the first 24 months, 1st year
	Disability	90%	5%	5%	5%	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over
t t	Life	120%	3%	3%	3%	a period of 12 months.
-Debt Debt						
ိုင	Leveled structure					In case of lapse, commissions are charged back prorated over
Assul HuG(Disability and life	45%	15%	15%	15%	a period of 12 months.
ΨΨ						
	High/Low of Leveled structure					
	65/15-Year Premium refund	25%	3%	3%	20/	In case of lapse, commissions are charged back according to initial structure of the contract (Level or High/Low).
	* Available only for the policy renewable	to age 65				

	High and Low structure	default commiss	sion type if not pr	ecised on the ap	plication	In case of lapse during the first 24 months, 1st year
	All coverages except Life and PR	130%	5%	5%	5%	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over
						a period of 12 months.
щ	Leveled structure					In case of lapse, commissions are charged back prorated over
P.A.G	All coverages except Life and PR	40%	17%	17%	17%	a period of 12 months.
<u>е</u> .						
	High/Low of Leveled structure					In case of lapse, commissions are charged back according to
	65/15-Year Premium refund	10%	1%	1%	1%	initial structure of the contract (Level or High/Low).
		Year 1	2 to 5	6 to 10		In case of lapse, commissions are charged back prorated over
	Life insurance	50%	25%	5%	0%	a period of 12 months.

	High and Low structure	default commiss	ion type if not pr	ecised on the ap		In case of lapse during the first 24 months, 1st year
ц	Commissions	90%	5%	5%	5%	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.
A.I.						
<u> </u>	Leveled structure					In case of lapse, commissions are charged back prorated over
IRE	Commissions	45%	15%	15%	15%	a period of 12 months.
ΡA						
	High/Low of Leveled structure					In case of lapse, commissions are charged back according to
	65/15-Year Premium refund	25%	3%	3%	3%	initial structure of the contract (Level or High/Low).

Accident Products

		Year 1	2	3	4 and after	Notes
* FRACTURE	Commission: * Not available in English	s 75%	12%	12%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months. Policy fees are not commissionable.

Commission.	12%	12%	12%		In case of lapse, commissions are charged back prorated over a period of 12 months.
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Critical Illness Products

		1st year	Renewal	Term Renewal	Renewal	Notes
Illness ness	Commissions - T10, T15, T20, T25, T30	110%	4%	25%	4%	
≣ ä	Commissions - T75					In case of lapse during the first 24 months, 1st year
Temporary Critic HuGO Critical		110%	4%	4%	.,.	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.
iporal uGO	Fee and ADD	110%	4%	4%	4%	
Tem H	P65/15-Year Premium Refund	10%	2%	2%	2%	

		Year 1	2 to 9	11 to 15	16 and after	
ER	High and Low Structure	default commiss	sion type if not pr	ecised on the ap	plication	
HEALTH CANCER INSURANCE	Commissions	100%	6%	6%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24
NLTH SUR⊅						months. Renewal commissions are charged back prorated over
HEA	Leveled structure					a period of 12 months.
PRC	Commissions	50%	13%	13%	6%	

		Year 1	2	3	4 and after	Notes
PRODIGE	Commissions	130%	2%	2%	2 /0	In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.

Life Insurance Products

_		1st year	Renewal	Term Renewal	Renewal	Notes
	High and Low Structure					
	Commissions - T10, T15, T20, T25, T30	135%	2%	25%	2%	In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over
	Commissions - T80	135%	2%	2%	2%	a period of 12 months.
c)						
Life	Leveled structure					
HuGO	Commissions - T10, T15, T20, T25, T30	55%	12%	12%	12/0	In case of lapse, commissions are charged back prorated over
	Commissions - T80	55%	2%	2%	2%	a period of 12 months.
	Commissions - T100	55%	2%	2%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.

_		1st year	Renewal	Term Renewal	Renewal	Notes
ary	Commissions - T10, T15, T20, T25, T30	110%	4%	25%	4%	In one of land, during the first Q4 months, 4st upon
Temporal Life	Commissions - T80	110%	4%	4%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over
Tem	Fee and ADD	110%	4%	4%	4%	a period of 12 months.
	P65/15-Year Premium Refund	10%	2%	2%	2%	



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		Year 1	2 to 5	6 to 10	11 and after	Notes
IE 2000 100	Commissions	100%	5%	5%	5%	In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.
Ϋ́						
ns	Transformation	5%	5%	5%		In case of lapse, commissions are charged back prorated over a period of 12 months.

		Year 1	2 to 5	6 to 10	11 and after	Notes
JRVIDOR	Commissions Conservation premium	_== / =	25% N/A	5% N/A	N/A	In case of lapse, commissions are charged back prorated over a period of 12 months. Conservation bonus is totally recovered for in case of lapse during the first 24 months.
* Sl	* Not available in English					ior in case of lapse during the first 24 months.

Critical Illness Products

_		Year 1	2	3	4 and after	Notes
	High and Low structure	default commiss	sion type if not pr	recised on the ap	plication	
	Commissions	110%	3%	3%	3%	
36(In case of lapse during the first 24 months, 1st year
CHILDREN360	Leveled structure					commissions are charged back prorated over a period of 24
	Commissions	40%	15%	15%	15%	months. Renewal commissions are charged back prorated ov a period of 12 months.
	High/Low of Leveled structure					
	20-Year Premium refund	10%	2%	2%	2%	

Disability, Life or Critical Illness Products

		Year 1	2	3	4 and after	Notes
EXAM	High and Low structure	default commiss				
٦	Commissions	100%	2%	2%	2%	
MEDIC						In case of lapse during the first 24 months, 1st year
	Leveled structure					commissions are charged back prorated over a period of 24
МІТНОUT	Commissions	50%	10%	10%	10%	months. Renewal commissions are charged back prorated over a period of 12 months.
INSURANCE	High/Low of Leveled structure					
INSI	20-Year Premium refund	10%	1%	1%	1%	

Product complementary to group insurance

		Year 1	2	3	4 and after	Notes
AIRE RIG	Commissions	45%	15%	15%	15%	In case of lapse, commissions are charged back prorated over
PAI RI	65/15-Year Premium refund	25%	3%	3%	3%	a period of 12 months.