

REPRESENTATIVE COMMISSIONS

Disability, Accident and Sickness Products

		Year 1	2	3	4 and after	Notes
Assure-Debt HuGO Debt	High and Low structure *	<i>default commission type if not precised on the application</i>				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.
	Disability	90%	5%	5%	5%	
	Life	120%	3%	3%	3%	
	Leveled structure					In case of lapse, commissions are charged back prorated over a period of 12 months.
Disability and life	45%	15%	15%	15%		
High/Low of Leveled structure					In case of lapse, commissions are charged back according to initial structure of the contract (Level or High/Low).	
65/15-Year Premium refund	25%	3%	3%	3%		

* Available only for the policy renewable to age 65

P.A.G.E.	High and Low structure	<i>default commission type if not precised on the application</i>				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.
	All coverages except Life and PR	130%	5%	5%	5%	
	Leveled structure					In case of lapse, commissions are charged back prorated over a period of 12 months.
	All coverages except Life and PR	40%	17%	17%	17%	
High/Low of Leveled structure					In case of lapse, commissions are charged back according to initial structure of the contract (Level or High/Low).	
65/15-Year Premium refund	10%	1%	1%	1%		
		Year 1	2 to 5	6 to 10	11 and after	In case of lapse, commissions are charged back prorated over a period of 12 months.
Life insurance	50%	25%	5%	0%		

PAIRE P.A.I.E.	High and Low structure	<i>default commission type if not precised on the application</i>				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.
	Commissions	90%	5%	5%	5%	
	Leveled structure					In case of lapse, commissions are charged back prorated over a period of 12 months.
	Commissions	45%	15%	15%	15%	
High/Low of Leveled structure					In case of lapse, commissions are charged back according to initial structure of the contract (Level or High/Low).	
65/15-Year Premium refund	25%	3%	3%	3%		

Accident Products

		Year 1	2	3	4 and after	Notes
* FRACTURE	Commissions	75%	12%	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.
	* Not available in English					

STREET-WISE	Commissions	12%	12%	12%	12%	In case of lapse, commissions are charged back prorated over a period of 12 months.
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REPRESENTATIVE COMMISSIONS

Critical Illness Products

		1st year	Renewal	Term Renewal	Renewal	Notes
Temporary Critical Illness HuGO Critical Illness	Commissions - T10, T15, T20, T25, T30	110%	4%	25%	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 a period of 12 months.
	Commissions - T75	110%	4%	4%	4%	
	Fee and ADD	110%	4%	4%	4%	
	P65/15-Year Premium Refund	10%	2%	2%	2%	

		Year 1	2 to 9	11 to 15	16 and after	Notes
PROHEALTH CANCER INSURANCE	High and Low Structure	<i>default commission type if not precised on the application</i>				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.
	Commissions	100%	6%	6%	6%	
	Leveled structure					
	Commissions	50%	13%	13%	6%	

		Year 1	2	3	4 and after	Notes
PRODIGE	Commissions	130%	2%	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.

Life Insurance Products

		1st year	Renewal	Term Renewal	Renewal	Notes
HuGO Life	High and Low Structure					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.
	Commissions - T10, T15, T20, T25, T30	135%	2%	25%	2%	
	Commissions - T80	135%	2%	2%	2%	
	Leveled structure					In case of lapse, commissions are charged back prorated over a period of 12 months.
	Commissions - T10, T15, T20, T25, T30	55%	12%	12%	12%	
	Commissions - T80	55%	2%	2%	2%	
	Commissions - T100	55%	2%	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
Temporary Life	Commissions - T10, T15, T20, T25, T30	110%	4%	25%	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 a period of 12 months.
	Commissions - T80	110%	4%	4%	4%	
	Fee and ADD	110%	4%	4%	4%	
	P65/15-Year Premium Refund	10%	2%	2%	2%	

REPRESENTATIVE COMMISSIONS

		Year 1	2 to 5	6 to 10	11 and after	Notes
SURVIE 2000 T100	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.
	Transformation	5%	5%	5%	5%	

		Year 1	2 to 5	6 to 10	11 and after	Notes
* SURVIDOR	Commissions	25%	25%	5%	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.
	Conservation premium	25%	N/A	N/A	N/A	
* Not available in English						

Critical Illness Products

		Year 1	2	3	4 and after	Notes
CHILDREN360	High and Low structure	<i>default commission type if not precised on the application</i>				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.
	Commissions	110%	3%	3%	3%	
	Leveled structure					
	Commissions	40%	15%	15%	15%	
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
INSURANCE WITHOUT MEDICAL EXAM	High and Low structure	<i>default commission type if not precised on the application</i>				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.
	Commissions	100%	2%	2%	2%	
	Leveled structure					
	Commissions	50%	10%	10%	10%	
High/Low of Leveled structure						
20-Year Premium refund		10%	1%	1%	1%	

Product complementary to group insurance

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