

REPRESENTATIVE COMMISSIONS

Disability, Accident and Sickness Products

		Year 1	2	3	4 and after	Notes
Assure-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).	
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 PR	130%	5%	5%	5%	
	Leveled 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.
	Critical illness	70%	12%	12%	12%	
All coverages except PR and life	40%	17%	17%	17%	In case of lapse, commissions are charged back prorated over a period of 12 months.	
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%		
Life insurance	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.	
	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 prorated over a period of 12 months.	
15-Year Premium refund	25%	3%	3%	3%		

Critical Illness Products

		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.

REPRESENTATIVE COMMISSIONS

Critical Illness Products

		Year 1	2 to 9	11 to 15	16 and after	
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%	

Life Insurance Products

		1st year	Renewal	10th year renewal	Notes
Temporary life T10	Commissions	110%	4%	25%	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.
	Fee and ADD	110%	4%	4%	

		1st year	Renewal	20th year renewal	Notes
Temporary life T20	Commissions	110%	4%	25%	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.
	Fee and ADD	110%	4%	4%	

		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%	

Disability, Life or Critical Illness Products

		Year 1	2	3	4 and after	Notes
HUMANIA ASSURANCE ASSURANCE 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%	