



Commissions Guide

** This guide was effective as of the date opposite and is provided for information purposes only. To consult the current Commissions Guide, please refer to the Insurer's extranet.*

LA CAPITALE CIVIL SERVICE INSURER 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
APE0, APE0D, APE01, APE02	T100 Enhanced	50.00%	3.00%	2.00%	2.00%	2.00%
APP0, APP0D, APP01, APP02	T100- Pure	45.00%	1.50%	1.50%	0.00%	0.00%
APEC, APECD, APEC1, APEC2	T100 Evolvement Enhanced	60.00%	3.00%	2.00%	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
TB15, TB151	15 years - Enhanced	42.50%	5.00%	3.00%	2.00%	2.00%
TB20, TB201	20 years - Enhanced	45.00%	5.00%	3.00%	2.00%	2.00%
TB25, TB251	25 years - Enhanced	55.00%	5.00%	3.00%	2.00%	2.00%
TB30, TB301	30 years - Enhanced	55.00%	5.00%	3.00%	2.00%	2.00%
TB35, TB351	35 years - Enhanced	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
TE10, TE101, ATF10	10 years - Enhanced	37.50%	5.00%	3.00%	2.00%	2.00%
TP10, TP101	10 years - Pure	35.00%	2.00%	2.00%	2.00%	2.00%
TE20, TE201, ATF20	20 years - Enhanced	55.00%	5.00%	3.00%	2.00%	2.00%
TP20, TP201	20 years - Pure	50.00%	2.00%	2.00%	2.00%	2.00%
TE25, TE251, ATF25, TE30, TE301, ATF30, TE35, TE351, ATF35	25-30-35 years - Enhanced	55.00%	5.00%	3.00%	2.00%	2.00%
TP25, TP251, TP30, TP301, TP35, TP351	25-30-35 years - Pure	50.00%	2.00%	2.00%	2.00%	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
ACF15	The Provider Rider/15 years	45.00%	5.00%	3.00%	2.00%	2.00%
ACF20	The Provider Rider/20 years	55.00%	5.00%	3.00%	2.00%	2.00%
ACF25	The Provider Rider/25 years	55.00%	5.00%	3.00%	2.00%	2.00%
ACD15	The Provider Rider/15 years	45.00%	5.00%	3.00%	2.00%	2.00%
ACD20	The Provider Rider/20 years	55.00%	5.00%	3.00%	2.00%	2.00%
ACD25	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.

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.

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, AFI15, AFM15, AFI20, AFM20	Accidental Fracture rider	50.00%	5.00%	3.00%	2.00%	2.00%
AM-15, AM+15, AM-20, AM+20, AM-65, AM+65, AM25	Children's critical illness rider	55.00%	5.00%	3.00%	2.00%	2.00%
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 (18 – 55 years old)	42.50%	5.00%	3.00%	2.00%	2.00%
R2V20, R5V20, RIV20	Disability Income Benefit (56 – 60 years old)	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	Products	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	Products	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. Guaranteed investment certificate GIC

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

- 0.20% on traditional GICs
- 0,24 % on Evolution GIC
- 0.24% on Equity Index GICs (including Actively Managed Index Accounts)
- 0.20% on MAX GIC and MAX Evolution GIC

3.1.2. Investment accounts No Redemption Fees 3 and 5 years

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

Products	No Redemption Fees 3 years					No Redemption Fees 5 years					
	New business	Inforce business				New business	Inforce business				
		1 st to 3 rd year	4 th year	5 th year	6 th year and over		1 st to 3 rd year	4 th and 5 th year	6 th year	7 th year	8 th year and over
Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Capitalization Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American Equity (Dynamic) American Equity (Fiera Capital) Low Volatility American Equity (TDAM) Canadian Dividend (AGF) Canadian Dividend (Fidelity) Global Dividend (TDAM) Global Equity – Discovery (Dynamic) Low Volatility Global Equity (TDAM) Global Equity (Fiera Capital) Global Equity (AGF) Global Infrastructure Equity (Dynamic) Emerging Markets (AGF) Balanced Profile (AGF) Growth Profile (AGF) Aggressive Profile (AGF) Canadian Balanced (Dynamic) Canadian Balanced (CI Investments) Global Balanced (AGF) Global Balanced (CI Investments) Canadian Balanced (Fidelity) Diversified Income (Fidelity) Diversified Income (Dynamic) Global Diversified Income (Fidelity) Canadian Equity Income (Dynamic)	3.00%	None	0.40%	0.60%	0.80%	4.20%	None	0.20%	0.40%	0.60%	0.80%
Conservative Profile (AGF) Moderate Profile (AGF)	2.24%	None	0.28%	0.48%	0.60%	3.20%	None	0.12%	0.28%	0.48%	0.60%
Canadian Fixed Income (AGF) Canadian Fixed Income (CI Investments) Global fixed Income (CI Investments) High Yield Fixed Income (TDAM)	1.60%	None	0.16%	0.24%	0.40%	2.24%	None	0.08%	0.16%	0.24%	0.40%
Daily Interest***	Not applicable	None	None	None	None	Not applicable	None	None	None	None	None

*** The "Daily interest" investment account is available only for transfers between investment accounts.

3.1.3. Investment accounts with purchase, redemption or moderate redemption fees

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

Products	Purchase fees		Redemption fees		Moderate redemption		
	New business	Inforce business	New business	Inforce business	New business	Inforce business 1 st year to 3 rd year	Inforce business 4 th year and over
Canadian Equity (Dynamic) Canadian Equity (Fidelity) Small Capitalization Canadian Equity (Dynamic) Low Volatility Canadian Equity (TDAM) American Equity (Dynamic) American Equity (Fiera Capital) Low Volatility American Equity (TDAM) Canadian Dividend (AGF) Canadian Dividend (Fidelity) Global Dividend (TDAM) Global Equity – Discovery (Dynamic) Low Volatility Global Equity (TDAM) Global Equity (Fiera Capital) Global Equity (AGF) Global Infrastructure Equity (Dynamic) Emerging Markets (AGF) Balanced Profile (AGF) Growth Profile (AGF) Aggressive Profile (AGF) Canadian Balanced (Dynamic) Canadian Balanced (CI Investments) Global Balanced (AGF) Global Balanced (CI Investments) Canadian Balanced (Fidelity) Diversified Income (Fidelity) Diversified Income (Dynamic) Global Diversified Income (Fidelity) Canadian Equity Income (Dynamic)	80% of the fees agreed upon by the broker and his client	0.80%	4.40%	0.352%	2.00%	0.40%	0.80%
Conservative Profile (AGF) Moderate Profile (AGF)	80% of the fees agreed upon by the broker and his client	0.60%	3.60%	0.352%	2.00%	0.20%	0.60%
Canadian Fixed Income (AGF) Canadian Fixed Income (CI Investments) Global fixed Income (CI Investments) High Yield Fixed Income (TDAM)	80% of the fees agreed upon by the broker and his client	0.40%	2.40%	0.15%	1.20%	0.15%	0.40%
Daily Interest***	Not applicable	None	Not applicable	None	Not applicable	None	None

Investment accounts sold though Fundserv are excluded from this Commissions Guide. Remuneration for investment accounts sold through Fundserv is described in the Fundserv distribution agreement.

*** The "Daily interest" investment account is available only for transfers between investment accounts.

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 + 1.00% 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	Guaranteed period of the Term Certain annuity	Percentage to apply to commissions payable under point 3.2.1
1 year	N/A	11 years	55%
2 years	10%	12 years	60%
3 years	15%	13 years	65%
4 years	20%	14 years	70%
5 years	25%	15 years	75%
6 years	30%	16 years	80%
7 years	35%	17 years	85%
8 years	40%	18 years	90%
9 years	45%	19 years	95%
10 years	50%	20 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 commission formula applicable to insurance contracts.

Pillar Series			Rates applicable on annual premiums		
Group of products	Plan codes	Products	New Business	Inforce business	
				Years 2 to 5	Year 6 +
A	MGACC MGACCR	Pillar Accident Disability Insurance (base policy and rider)	50%	17.5%	15%
		Regular Occupation Extension Rider - Accident			
	MGSICR	Pillar Sickness Disability Rider			
		Regular Occupation Extension Rider - Sickness			
	MG804R	Accidental Death and Dismemberment Rider			
		Indexation Option			
	MGFIO	Future Insurability Option			
B	MGROP75	Return of Premium Rider	25%	3.00%	3.00%
C	MGFRACR	Accidental Fracture Rider	40%	10%	10%
	351 351R	Hospital Accident			
	651R MG651R	Hospital Accident Benefits Rider			
	757R MG757R	Hospital Sickness Benefits Rider			
	45 45ADB	Safe Driver			
	83R	Extended Disability Rider - Any Accident			
Simplified Pillar Series			Rates applicable on annual premiums		
D	PSACC24R	Simplified Accident Insurance (24 hours) (base policy and rider)	45%	15%	10%
	PSACCNO PSACCNOR	Simplified Accident Insurance (Non-Occupational) (base policy and rider)			
	PS804R	Accidental Death or Dismemberment Rider			
	PSFRACR	Accidental Fracture Rider			
		Partial Disability Rider			
		Accident Regular Occupation Extension Rider			

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.

Pillar Series			Rates applicable on annual premiums		
Group of products	Plan codes	Products	New Business	Inforce business	
				Years 2 to 5	Year 6 +
A	MGACC MGACCR	Pillar Accident Disability Insurance (base policy and rider)	100%	3.50%	2.50%
		Regular Occupation Extension Rider - Accident			
	MGSICR	Pillar Sickness Disability Rider			
		Regular Occupation Extension Rider - Sickness			
	MG804R	Accidental Death and Dismemberment Rider			
		Indexation Option			
	MGFIO	Future Insurability Option			
B	MGROP75	Return of Premium Rider	25%	3.00%	3.00%
C	MGFRACR	Accidental Fracture Rider	60%	2.50%	2.50%
	351 351R	Hospital Accident			
	651R MG651R	Hospital Accident Benefits Rider			
	757R MG757R	Hospital Sickness Benefits Rider			
	45 45ADB	Safe Driver			
	83R	Extended Disability Rider - Any Accident			
Simplified Pillar Series			Rates applicable on annual premiums		
D	PSACC24R	Simplified Accident Insurance (24 hours) (base policy and rider)	75%	3.00%	2.00%
	PSACCNO PSACCNOR	Simplified Accident Insurance (Non-Occupational) (base policy and rider)			
	PS804R	Accidental Death or Dismemberment Rider			
	PSFRACR	Accidental Fracture Rider			
		Partial Disability Rider			
		Accident Regular Occupation Extension Rider			