

INDEPENDENT REPRESENTATIVE COMMISSION SCHEDULE Appendix A

- Commissions are calculated and paid monthly on Commission Bearing Premium received from the policyholder and recorded as paid by Edge Benefits Inc. through EFT. The unearned portion of any commission paid to you under a policy that has terminated will be charged back to you as indebtedness to Edge Benefits Inc.
- Commission Bearing Premium (CBP) is the monthly premium collected, minus any applicable policy fees and taxes.
- Commissions are payable monthly by the 15th of each month on premium recorded as paid by Edge Benefits Inc. Premium must be recorded as paid by Edge Benefits by the EDGE month-end of the prior month to be considered for commission payment.
- Commissions can be paid under one of two options: Levelized or Heaped. Once a commission option is selected it can only be changed once each calendar year.

Commissions are payable on In-Force Commission Bearing Premium (CBP)	Commission Rates					
	EDGE Disability (DI)¹		Additional Products			
			Health & Dental²		EDGE Encore Plans³ Travel & Travel Plus⁴ Lifestyle Protection Enhancer³	
	First Year	Renewal Years	First Year	Renewal Years	First Year	Renewal Years
Levelized Commission	25%*	10%	10%	10%	18%	6%
Preferred Rating Program	10%	7%	0%	0%	0%	0%
Heaped Commission**	40%*	5%	10%	10%	18%	6%

* If a Marketing Fee Arrangement is in place, the Disability Commission will be reduced by 5% in the First Year.

** Heaped Commission option not available for business written in the transportation industry.

MGA Independent Representative (Sub Producer)

Should the IR place business through an MGA Distributor, the IR is not eligible for a direct Bonus. Any Bonus payable should be agreed upon between the MGA IR and the MGA distributor.

Top IR Bonus: A Bonus will be calculated and paid annually to top IR's in Canada. Qualification as a top IR is based on net settled premium during a calendar year. The Bonus is calculated as your proportionate share of a Bonus Pool using the ratio of your net settled premium to the total net settled premium for all top IR qualifiers. All qualifiers must also meet the required EDGE Persistency Factor standards. The number of participants and the estimated pool is circulated weekly to the top 50 IR's.

This commission schedule above is effective on the date of your IR agreement and supersedes all previous commission schedules. It is subject to change; please keep any updated commission schedule with your contract.

The EDGE Plans are administered by The Edge Benefits Inc.® Registered Trademark of the Edge Benefits Inc.

1. EDGE DI includes EDGE Loss of Income/Roadside EDGE Loss of Income (Injury and Illness), and Business Overhead Expense Benefits insured by Co-operators Life Insurance Company.
2. Health & Dental Plan provided by Green Shield Canada.
3. Accidental Death & Dismemberment, Critical Illness, Final Expense Benefit, Fracture Accident Benefit, and Lifestyle Protection Enhancer insured by Chubb Life Insurance Company of Canada
4. Travel Emergency Medical Coverage and Travel PLUS Emergency Medical Coverage administered by Allianz Global Assistance.