

## REPRESENTATIVE COMMISSIONS

### WEB PRODUCTS

#### Insurance Without Medical Exam

|  |                     | 1st year   | 2   | 3   | 4+  | Notes   |
|--|---------------------|--|-----|-----|-----|---|
| Insurance Without Medical Exam<br>(Life, Disability, Critical Illness, Debris) | <b>High and Low</b> | <i>Default structure if not specified 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%  |   |
|  | <b>Level*</b>       |  |     |     |     |   |
|  | Commissions         | 50%  | 10% | 10% | 10% |   |
|  |                     | <b>High and low or Level</b>                                 |     |     |     |   |
|  |                     | Premium refund - 20 years **                                 | 10% | 1%  | 1%  | 1%  |
|  |                     | *Not Available for T100                                      |     |     |     |   |
|  |                     | **Unavailable for Life insurance                             |     |     |     |   |

#### Children360

|             |                     | 1st year   | 2   | 3   | 4+  | Notes   |
|-------------|---------------------|--|-----|-----|-----|---|
| CHILDREN360 | <b>High and Low</b> | <i>Default structure if not specified 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%  |   |
|             | <b>Level</b>        |  |     |     |     |   |
|             | Commissions         | 40%  | 15% | 15% | 15% |   |
|             |                     | <b>High and Low or Level</b>                                 |     |     |     |   |
|             |                     | Premium Refund   | 10% | 2%  | 2%  | 2%  |

#### HuGO

|           |  | 1st year | Renewal | Term<br>Renewal | Renewal | Notes   |
|-----------|--|----------|---------|-----------------|---------|---|
| HuGO Life | Representative - 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 a period of 12 months. |
|           | Representative - T80                     | 135%     | 2%      | 2%              | 2%      |   |
|           | Representative - T100                    | 55%      | 2%      | 2%              | 2%      |   |
|           | Tele-interview - T10, T15, T20, T25, T30 | 130%     | 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 a period of 12 months. |
|           | Tele-interview - T80                     | 130%     | 2%      | 2%              | 2%      |   |
|           | Tele-interview - T100                    | 50%      | 2%      | 2%              | 2%      |   |

|           |            | 1st year | 2  | 3  | 4+ | Notes   |
|-----------|------------|----------|----|----|----|---|
| HuGO Debt | Disability | 90%      | 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. |

|                       |                                     | 1st year | Renewal | Term<br>Renewal | Renewal | Notes   |
|-----------------------|-------------------------------------|----------|---------|-----------------|---------|---|
| 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%      |   |

#### PROHEALTH | 5575

|                  |                     | 1st year   | 2 à 9 | 10 à 15 | 16 et plus | Notes   |
|------------------|---------------------|--|-------|---------|------------|---|
| 5575   Prohealth | <b>High and Low</b> | <i>Default structure if not specified 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%         |   |
|                  | <b>Level</b>        |  |       |         |            |   |
|                  |                     | Commissions  | 50%   | 13%     | 13%        | 6%  |

## REPRESENTATIVE COMMISSIONS

### TRADITIONAL PRODUCTS

#### Disability products

|                     |                              | 1st year   | 2   | 3   | 4+ | Notes   |
|---------------------|------------------------------|--|-----|-----|----|---|
| <b>ASSURE-DEBT</b>  | <b>High and Low</b>          | <i>Default structure if not specified 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% |   |
|                     | <b>Level</b>                 |  |     |     |    | In case of lapse commissions are charged back prorated over a period of 12 months   |
| Disability and Life | 45%                          | 15%  | 15% | 15% |    |   |
|                     | <b>High and Low or Level</b> |  |     |     |    | In case of lapse, commissions are charged back according to initial structure of the contract (Level or High and Low).  |
|                     | 65/15-Year Premium Refund    | 25%  | 3%  | 3%  | 3% |   |

#### Accident and Sickness products

|                    |                    | 1st year | 2   | 3   | 4+  | Notes   |
|--------------------|--------------------|----------|-----|-----|-----|---|
| <b>STREET-WISE</b> | <b>Commissions</b> | 12%      | 12% | 12% | 12% | In case of lapse commissions are charged back prorated over a period of 12 months |

|                                   |  | 1st year | Renewal | Term renewal | Renewal | Notes   |
|-----------------------------------|--|----------|---------|--------------|---------|---|
| <b>Temporary Critical Illness</b> | <b>Commissions</b> 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. |
|                                   | <b>Commissions</b> T75                     | 110%     | 4%      | 4%           | 4%      |   |
|                                   | Fees and ADD                               | 110%     | 4%      | 4%           | 4%      |   |
|                                   | 65/15-Year Premium Refund                  | 10%      | 2%      | 2%           | 2%      |   |

#### Life Insurance products

|                        |                    | 1st year | 2 to 5 | 6 to 10 | 11+ | Notes   |
|------------------------|--------------------|----------|--------|---------|-----|---|
| <b>SURVIE2000 T100</b> | <b>Commissions</b> | 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. |
|                        | <b>Conversion</b>  | 5%       | 5%     | 5%      | 5%  | In case of lapse commissions are charged back prorated over a period of 12 months   |

#### Complementary product to Group Insurance

|                  |                           | 1st year | 2   | 3   | 4+  | Notes   |
|------------------|---------------------------|----------|-----|-----|-----|---|
| <b>PAIRE RIG</b> | <b>Commissions</b>        | 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%  |   |

#### Replacement

When a policy is settled as a replacement to an existing contract in force for less than 5 years, the representative will receive renewal commissions of the new product on the part of the premium equal to the previous contract and first year commissions on any additional premium