

INDEPENDENT REPRESENTATIVE

**Commissions applicable on Accident and Illness products
Effective on November 2014**

Product's Code - New Issues

PRODUCT	CODE	TYPE	1ST YEAR	2ND TO 4TH YEAR	5TH YEAR	6TH YEAR +
ACCI - 7	54	Base	45.0%	15.0%	15.0%	15.0%
	84	Up-front	80.0%	5.0%	5.0%	5.0%
ACCXEL	90	-	50.0%	17.0%	17.0%	17.0%
UNIVERSAL LOAN INSURANCE	173	Base	35.0%	12.0%	12.0%	12.0%
	180	Up-front	80.0%	2.5%	2.5%	2.5%
EXCEL-HOSPITALIZATION	52	-	40.0%	17.0%	17.0%	17.0%
EXCEL-LIFE	51	-	50.0%	4.0%	4.0%	1.5%
ACCI-JET PROGRAM	202	Base	45.0%	12.5%	12.5%	12.5%
	203	Up-front	75.0%	2.5%	2.5%	2.5%
	204	Trucker	45.0%	12.5%	12.5%	12.5%
SUPERIOR PROGRAM	291	Base	50.0%	15.0%	15.0%	15.0%
	292	Up-front	100.0%	2.5%	2.5%	2.5%

Product's Code - In force

PRODUCT	CODE	TYPE	1ST YEAR	2ND TO 4TH YEAR	5TH YEAR	6TH YEAR +
ACCXEL	37	-	40.0%	17.0%	17.0%	17.0%
	40	-	40.0%	17.0%	17.0%	17.0%
	50	-	40.0%	17.0%	17.0%	17.0%
ACCXEL-HEALTH	47	-	25.0%	10.0%	10.0%	10.0%
UNIVERSAL LOAN INSURANCE	73	Base	35.0%	12.0%	12.0%	12.0%
	80	Up-front	70.0%	5.0%	5.0%	5.0%
EXCEL-HOSPITALIZATION	42	-	40.0%	17.0%	17.0%	17.0%
EXCEL-LIFE	41	-	50.0%	4.0%	4.0%	1.5%
ACCI-JET PROGRAM	99	Base	45.0%	12.5%	12.5%	12.5%
	100	Up-front	75.0%	2.5%	2.5%	2.5%
	101	Trucker	45.0%	12.5%	12.5%	12.5%
	102	Base	45.0%	12.5%	12.5%	12.5%
	103	Up-front	75.0%	2.5%	2.5%	2.5%
	104	Trucker	45.0%	12.5%	12.5%	12.5%
SUPERIOR PROGRAM	53	-	25.0%	12.0%	12.0%	12.0%
	60	-	25.0%	12.0%	12.0%	12.0%
	67	-	25.0%	12.0%	12.0%	12.0%
	81	Base	50.0%	15.0%	15.0%	15.0%
	82	Up-front	70.0%	10.0%	10.0%	10.0%
	91	Base	50.0%	15.0%	15.0%	15.0%
	92	Up-front	70.0%	10.0%	10.0%	10.0%
	191	Base	50.0%	15.0%	15.0%	15.0%
	192	Up-front	100.0%	2.5%	2.5%	2.5%
	COMPLÉTUDE 2000	58	-	40.0%	17.0%	17.0%
PRÉSAGE	64	-	50.0%	10.0%	10.0%	10.0%
PROSPECTIVE 10-75	59	-	50.0%	10.0%	5.0%	5.0%

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Commissions applicable on Life and Cancer Insurance products Effective on November 2014

Product's Code - New Issues

PRODUCT		CODE	1ST YEAR	2ND TO 4TH YEAR	5TH YEAR +
Term Life Insurance	T10 R&C	493	40%	2.5%	2.5%
	T15 R&C	488	40%	2.5%	2.5%
	T20 R&C	494	45%	2.5%	2.5%
	T25 R&C	489	45%	2.5%	2.5%
Whole Life Insurance	Payable to Age 100	595	60%	5.0%	2.0%
	Paid-Up After 10 Years	496	50%	5.0%	2.0%
	Paid-Up After 15 Years	597	50%	5.0%	2.0%
	Paid-Up After 20 Years	598	50%	5.0%	2.0%
Cancer Insurance	Cancer Guard	87	45%	2.5%	2.5%

Product's Code - In force

PRODUCT		CODE	1ST YEAR	2ND TO 4TH YEAR	5TH YEAR +	
Term Life Insurance	T10 R&C	68	40%	2.5%	2.5%	
		93	40%	2.5%	2.5%	
		193	40%	2.5%	2.5%	
		293	40%	2.5%	2.5%	
		388	40%	2.5%	2.5%	
	T15 R&T	T20 R&C	69	45%	2.5%	2.5%
			94	45%	2.5%	2.5%
			194	45%	2.5%	2.5%
			294	45%	2.5%	2.5%
			394	45%	2.5%	2.5%
	T25 R&T	Payable to Age 100	74	50%	2.5%	2.5%
			95	50%	2.5%	2.5%
	Whole Life Insurance	Paid-Up After 10 Years	195	50%	2.5%	2.5%
295			50%	2.5%	2.5%	
395			50%	2.5%	2.5%	
495			60%	5.0%	2.0%	
76			50%	2.5%	2.5%	
Paid-Up After 15 Years		Paid-Up After 20 Years	96	50%	2.5%	2.5%
			196	50%	2.5%	2.5%
			296	50%	2.5%	2.5%
			396	50%	2.5%	2.5%
			77	50%	2.5%	2.5%
Paid-Up After 20 Years		Paid-Up After 20 Years	97	50%	2.5%	2.5%
			197	50%	2.5%	2.5%
			297	50%	2.5%	2.5%
			397	50%	2.5%	2.5%
			497	50%	5.0%	2.0%
Paid-Up After 20 Years		Paid-Up After 20 Years	79	50%	2.5%	2.5%
			98	50%	2.5%	2.5%
			198	50%	2.5%	2.5%
			298	50%	2.5%	2.5%
			398	50%	2.5%	2.5%
498		50%	5.0%	2.0%		



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Notes:

- 1) The first-year commission is recoverable, in the event of lapse, prorated over a 24-month period for the up-front option.
- 2) For all sales made after February 16, 2009, the rate of commissions applicable to the Return of Premiums, Extended Health Insurance and Dental Care Insurance coverages is 50% of the percentages indicated in the table above.
- 3) For T10 R&C (68), an extra commission of 10% is payable when premiums increase for year 11, 21, 31, etc. Likewise, for T20 R&C (69), an extra commission of 10% is payable when premiums increase for year 21, 41, 61, etc.
- 4) The first-year commission is recoverable, in the event of lapse, pro rated over a 24-month period.
- 5) The first-year commission for the Waiver of Premiums and AD&D coverages is 30% for whole life insurance contracts
- 6) No commission is payable after the premium payment period.
- 7) The percentages in the tables above apply to gross annualized premiums, less cancellation