



Commission Schedule

DFSIN – DFSI – MGA

Effective on January 1st, 2017

Click on the section to consult it:

- Traditional Life Insurance
- Critical Illness Insurance
- Disability Insurance
- Long-Term Care Insurance
- Health and Dental Insurance
- General Information

Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.



Desjardins
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

TRADITIONAL LIFE INSURANCE

Effective on January 1st, 2017

COMMISSIONS – TERM PRODUCTS

Name	Issue Age	Year 1	Years 2 to 5	Years 6+
Term 10	18 to 75	40%	4%	2%
Term 20	0 to 65	50%	4%	2%
Term 30	0 to 55	50%	4%	2%
Term to 65	0 to 44	50%	4%	2%

COMMISSIONS – PERMANENT PRODUCTS

Name	Issue Age	Year 1	Years 2 to 5	Years 6+
Term to 100	0 to 65	55%	4%	2%
	66 to 70	45%	4%	2%
	71 to 80	35%	4%	2%
Whole Life Guaranteed 10 Pay	0 to 75	30%	4%	2%
Whole Life Guaranteed 15 Pay	0 to 70	40%	4%	2%
	71 to 75	35%	4%	2%
Whole Life Guaranteed 20 Pay	0 to 65	45%	4%	2%
	66 to 70	40%	4%	2%
	71 to 75	35%	4%	2%
Whole Life Guaranteed to 65	0 to 49	45%	4%	2%
Whole Life Guaranteed to 100	0 to 65	55%	4%	2%
	66 to 70	45%	4%	2%
	71 to 80	35%	4%	2%
Golden Edge Classic	55 to 65	57.5%	5%	0%
	66 to 70	43%	5%	0%
	71 to 85	10%	10%	0%
Golden Edge Enhanced	55 to 75	57.5%	5%	0%
	76 to 80	43%	5%	0%
	81 to 85	28.75%	5%	0%
Acci, Acci Plus, AcciLife, AcciLife Plus	-	10%	5%	5%

TRADITIONAL LIFE INSURANCE

Effective on January 1st, 2017

COMMISSIONS – ADDITIONAL COVERAGES

Critical Illness Advance

Name	Issue Age	Year 1	Years 2 to 5	Years 6+
Critical Illness Advance 15 Pay	0 to 65	40%	4%	2%
Critical Illness Advance to 65	0 to 49	45%	4%	2%
Critical Illness Advance to 100	0 to 65	55%	4%	2%

Payable for 10 Years

Name	Year 1	Years 2 to 5	Years 6+
Accidental Death, Dismemberment or Loss of use	30%	4%	2%
Accidental Dismemberment or Loss of use	30%	4%	2%
Accidental Fracture	30%	4%	2%
Guaranteed Insurability	30%	4%	2%

Payable for 15 Years

Name	Year 1	Years 2 to 5	Years 6+
Accidental Death, Dismemberment or Loss of use	40%	4%	2%
Accidental Dismemberment or Loss of use	40%	4%	2%
Accidental Fracture	40%	4%	2%
Guaranteed Insurability	40%	4%	2%

Payable for 20 Years

Name	Year 1	Years 2 to 5	Years 6+
Accidental Death, Dismemberment or Loss of use	45%	4%	2%
Accidental Dismemberment or Loss of use	45%	4%	2%
Accidental Fracture	45%	4%	2%
Guaranteed Insurability	45%	4%	2%

Payable until end of coverage

Name	Year 1	Years 2 to 5	Years 6+
Disability Waiver of Premiums	45%	4%	2%
Children's Life Protection	50%	4%	2%
Accidental Death, Dismemberment or Loss of use	50%	4%	2%
Accidental Dismemberment or Loss of use	50%	4%	2%
Accidental Fracture	50%	4%	2%
Guaranteed Insurability	50%	4%	2%

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CRITICAL ILLNESS INSURANCE

Effective on January 1st, 2017

COMMISSIONS – PRODUCTS

Name	Type	Year 1	Years 2 to 5	Years 6+
Harmony Term 10*		40%	4%	2%
Term 10 Consumer's Critical Illness*		40%	4%	2%
Term 10 Consumer's Critical Illness Simplified Issue*		40%	4%	2%
Harmony Term 20**		45%	4%	2%
Term 20 Consumer's Critical Illness**		40%	4%	2%
Term 20 Consumer's Critical Illness Simplified Issue**		40%	4%	2%
Harmony T65	Career	45%	5%	5%
	Accelerated	50%	5%	0%
Harmony T75 Paid Up	Career	45%	5%	5%
	Accelerated	50%	5%	0%
Harmony T100		45%	4%	2%
Harmony T100 with ROP15		40%	2%	2%
Harmony T100 with ROP20		45%	2%	2%
Harmony Limited Pay 10		42.5%	2%	2%
Harmony Limited Pay 20		42.5%	2%	2%
Harmony Executive T75 Health Benefit: 100% of premiums after 15 years		40%	2%	2%
Harmony Executive T100 Health Benefit: 100% of premiums after 15 years		40%	2%	2%
Harmony Executive T100 Health Benefit: 100% of premiums after 20 years		45%	2%	2%
Harmony New Generation		40%	5%	2%

* Term renewal: Every 10 years as of the 11th year => 16%, instead of 2%

** Term renewal: Every 20 years as of the 21st year => 16%, instead of 2%

CRITICAL ILLNESS INSURANCE

Effective on January 1st, 2017

COMMISSIONS - ADDITIONAL COVERAGES

Payable for 10 Years

Name	Year 1	Years 2 to 5	Years 6+
Disability Waiver of Premiums	32.5%	5%	2%
Accidental Death or Dismemberment	32.5%	5%	2%
Accidental Dismemberment	32.5%	5%	2%
Accidental Fracture	32.5%	5%	2%

Payable for 20 Years

Name	Year 1	Years 2 to 5	Years 6+
Disability Waiver of Premiums	42.5%	5%	2%
Accidental Death or Dismemberment	42.5%	5%	2%
Accidental Dismemberment	42.5%	5%	2%
Accidental Fracture	42.5%	5%	2%

Payable until end of coverage

Name	Year 1	Year 2	Years 3 to 7	Years 8+
Disability Waiver of Premiums	50%	5%	5%	5%
Accidental Death or Dismemberment	50%	15%	7.5%	0%
Accidental Dismemberment	50%	15%	7.5%	0%
Accidental Fracture	50%	15%	7.5%	0%

DISABILITY INSURANCE

Effective on January 1st, 2017

COMMISSIONS – PRODUCTS & ADDITIONAL COVERAGES

Name	Type	Year 1	Years 2 to 5	Years 6+
SOLO Disability Income*	Career	45%	15%	15%
SOLO Business Expense*				
SOLO Living Expenses*	Accelerated	90%	5%	5%
SOLO Disability Income - <i>Return of Premiums</i>	-	15%	2%	2%
SOLO Essential DI	Career	45%	10%	10%
• Accident Protection**				
• Illness Protection***	Accelerated	65%	5%	5%
<i>Accidental Fracture</i>				
<i>Accidental Death or Dismemberment</i>	-	65%	5%	5%
SOLO Loan Insurance	Career	45%	12.5%	12.5%
	Accelerated	80%	5%	5%
Yearly Renewable Rate after age 65 (for extension privilege)		5%	5%	5%

*FYC is reduced by 2% by year for ages 56-60.

** FYC varies by age:

- Career: reduced by 2.5% by year for ages 66 to 69.
- Accelerated: reduced by 2.5% by year for ages 66-67 and reduced by 5% by year for ages 68-69.

*** FYC varies by age:

- Career: reduced by 2.5% by year for age 61 to 64.
- Accelerated: reduced by 2.5% by year for ages 61-62 and reduced by 5% by year for ages 63-64.

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LONG-TERM CARE INSURANCE

Effective on January 1st, 2017

COMMISSIONS – PRODUCTS

Name	Year 1	Years 2 to 5	Years 6+
Independent Living	50%	2%	2%
Independent Living 20 pay	45%	2%	2%

COMMISSIONS – ADDITIONAL COVERAGE

Name	Year 1	Years 2 to 5	Years 6+
Option to increase amount of LTC benefit (Independent Living)	50%	2%	2%

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HEALTH AND DENTAL INSURANCE

Effective on January 1st, 2017

COMMISSIONS – PRODUCT

Name	Year 1	Years 2 to 5	Years 6+
SOLO Healthcare	20%	7%	7%

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GENERAL INFORMATION

Effective on January 1st, 2017

FIRST YEAR COMMISSIONS CHARGEBACK

First Year Commissions (FYC) are subject to a twenty-four (24) month linear chargeback for all products.

Example:

First Year Commission of \$600, policy lapses after 13 months. Chargeback = $\$600 \times 11/24 = \275 .

INTERNAL REPLACEMENT

Definition

Internal replacement occurs if, in the six (6) months before or twelve (12) months after a new coverage is issued, another coverage of 60 months or less is terminated or reduced. This rule applies whether or not the representative for the new coverage is linked to the previous coverage.

Calculation

The compensation is adjusted according to the following rules:

- Regular compensation is paid on the premium increase.
- Compensation is paid on the equivalent premium based on:
 - the difference (if positive) between the 1st year rate of the new coverage and the rate of the coverage being replaced, multiplied by the equivalent premium.
- A minimum commission is paid based on the more beneficial of:
 - the difference between the FYC rate of the new coverage and the contractual rate of the previous coverage; multiplied by the new total premium; OR
 - the renewal commission rate of the new coverage at the time of replacement; multiplied by the new total premium.

CONVERSION

Definition

Conversion occurs if a term life coverage of 24 months or less that includes a conversion option is converted to a permanent coverage. This rule applies whether or not the representative for the new coverage is linked to the previous coverage.

Calculation

The compensation is adjusted according to the following rules:

- Regular compensation is paid on the premium increase.
- Compensation is paid on the equivalent premium based on:
 - the difference (if positive) between the 1st year rate of the new coverage and the rate of the coverage being replaced, multiplied by the equivalent premium.
- A minimum commission is paid based on the more beneficial of:
 - the difference between the FYC rate of the new coverage and the contractual rate of the previous coverage; multiplied by the new total premium; OR
 - the renewal commission rate of the new coverage at the time of conversion; multiplied by the new total premium.

GENERAL INFORMATION

Effective on January 1st, 2017

SOLO PRODUCT “MODIFICATION” RULES

Following any modification inside a SOLO disability product, Desjardins Insurance will adjust the compensation according to the following rules, even if the duration of the product is greater than 5 years:

- Regular compensation is paid on the premium increase.
- Compensation is paid on the equivalent premium based on:
 - the difference (if positive) between the 1st year rate of the new coverage and the rate of the coverage being replaced, multiplied by the equivalent premium.
- A minimum commission is paid based on the more beneficial of:
 - the difference between the FYC rate of the new coverage and the contractual rate of the previous coverage; multiplied by the new total premium; OR
 - the renewal commission rate of the new coverage at the time of conversion; multiplied by the new total premium.

Notes:

- The increase in premium is the difference between the premium of the new coverage and the premium at the time of the modification (not the initial premium).
- No change to the commission mode (career/accelerated) is allowed when a modification or replacement occurs. The mode originally chosen must remain for the modification or the new replacement coverage.

SOLO Exchange Privilege

- SOLO Disability Income To/From SOLO Loan Insurance
- SOLO Disability Income To/From SOLO Business Insurance
 - Same Rules as Internal Replacement on Life and Health Products, but over a 7-year period.
 - Premium to consider: Premium of each coverage and their riders (except FIO and ROP).

GENERAL INFORMATION

Effective on January 1st, 2017

GENERAL PROVISIONS

- A. No compensation will be payable on extra premiums (extra ratings) of five (5) years or less.
- B. The exchange option is subject to First Year Commission chargeback and Internal Replacement rules.
- C. A First Year Commission of 10% is payable on Group conversions. Renewal commission is payable at 5%. There is no commission payable on Term 1.
- D. Desjardins Insurance has the right to establish reasonable limits on the amount of annualized FYC paid at the time of issue. Any amount above that limit will be spread out over a period of no more than twelve (12) months.
- E. Any compensation paid by Desjardins Insurance must be remitted for any unpaid premium or whole or partial premium that Desjardins Insurance is required to refund, except in the case of a refund following the payment of a death benefit.
- F. The commission paid on any product that is not specifically indicated in this document will be determined by Desjardins Insurance.
- G. Any obligation to pay commission is subject to any restriction or limitation imposed by law.