

REPRESENTATIVE COMMISSIONS

Disability, Accident and Sickness Products

		Year 1	2	3	4 and after	Notes
	High and Low structure *	default commiss	sion type if not p	recised on the a	oplication	In case of lapse during the first 24 months, 1st year
	Disability Life	90%	5%	5% 3%	5%	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.
Debt	LIIE	120%	3%	3%	3%	
<u>-</u>	Leveled structure					In case of lapse, commissions are charged back prorated over
Assure	Disability and life	45%	15%	15%	15%	a period of 12 months.
Ą	High/Low of Leveled structure					
	15-Year Premium refund	25%	3%	3%		In case of lapse, commissions are charged back according to initial structure of the contract (Level or High/Low).
	* Available only for the policy renewable	to age 65	•	•		

	High and Low structure	default commiss	In case of lapse during the first 24 months, 1st year			
	All coverages except PR	130%	5%	5%	5%	commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated
						over a period of 12 months.
	Leveled structure					In case of lapse during the first 24 months, 1st year
	Critical illness	70%	12%	12%	12%	commissions are charged back prorated over a period of 24
ші	Ortical miless	7070	1270	1270	1270	months. Renewal commissions are charged back prorated
G.E						over a period of 12 months.
7						
P./	All coverages except PR and life	40%	17%	17%	17%	In case of lapse, commissions are charged back prorated over a period of 12 months.
						'
	High/Low of Leveled structure			***************************************		In case of lapse, commissions are charged back according to
	ŭ					initial structure of the contract (Level or High/Low).
	65/15-Year Premium refund	10%	1%	1%	1%	illiliai structure of the contract (Level of Flightcow).
		Year 1	2 to 5	6 to 10	11 and after	In case of lapse, commissions are charged back prorated over
	Life insurance	50%	25%	5%	0%	a period of 12 months.

	High and Low structure	default commis	In case of lapse during the first 24 months, 1st year			
A.I.E.	Commissions	90%	5%	5%		commissions are charged back prorated over a period of 24 months. Renewal commissions are charged back prorated over a period of 12 months.
<u></u>	Leveled structure					In case of lapse, commissions are charged back prorated over
Ä	Commissions	45%	15%	15%	15%	a period of 12 months.
ΡA	High/Low of Leveled structure					
	15-Year Premium refund	25%	3%	3%		In case of lapse, commissions are charged back prorated over a period of 12 months.

Critical Illness Products

	Year 1	2	3	4 and after	Notes
O Commissions	130%	2%	2%	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.

JULY 2013, UPDATED



REPRESENTATIVE COMMISSIONS

Critical Illness Products

		Year 1	2 to 9	11 to 15	16 and after	
	High and Low Structure	default commis	sion type if not p	recised on the a	pplication	
PROHEALTH CANCER INSURANCE	Commissions	100%	6%	6%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24
EALTI	Leveled structure					months. Renewal commissions are charged back prorated over a period of 12 months.
PROHI	Commissions	50%	13%	13%	6%	

Life Insurance Products

		1st year	Renewal	10th year renewal	Notes
orary T10	Commissions	110%	4%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24
Temp life	Fee and ADD	110%	4%	40/	months. Renewal commissions are charged back prorated over a period of 12 months.

		1st year	Renewal	20th year renewal	Notes
orary T20	Commissions	110%	4%		In case of lapse during the first 24 months, 1st year commissions are charged back prorated over a period of 24
Temp life	Fee and ADD	110%	4%	40/	months. Renewal commissions are charged back prorated over a period of 12 months.

		Year 1	2 to 5	6 to 10	11 and after	Notes
= 2000 30	Commissions	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
ĘΞ						
SUR	Transformation	5%	5%	5%		In case of lapse, commissions are charged back prorated over a period of 12 months.

Disability, Life or Critical Illness Products

		Year 1	2	3	4 and after	Notes
EXAM	High and Low structure	default commis	sion type if not p	recised on the a	pplication	
	Commissions	100%	2%	2%	2%	
HUMANIA ASSURANCE ASSURANCE WITHOUT MEDICAL						
IRAN	Leveled structure					In case of lapse during the first 24 months, 1st year
SSL	Commissions	50%	10%	10%	100/	commissions are charged back prorated over a period of 24
¶A A	Commissions	30 /6	1076	10 /8		months. Renewal commissions are charged back prorated over a period of 12 months.
IMAN SE W						over a period of 12 months.
HO	High/Low of Leveled structure					
SUR	20-Year Premium refund	10%	1%	1%	1%	
AS						

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