AIA INTERNATIONAL LIMITED

SCHEDULE OF COMMISSIONS

Attached to and forming a part of the Career Representative's Contract signed on …… between the AIA INTERNATIONAL LIMITED and …… This Schedule replaces and supersedes any and all Schedules of Commissions which may previously have applied to the said Career Representative's Contract, and is effective as from …… .

POLICY PLANS	ON FIRST YEAR PREMIUM	ON RENEWAL PREMIUMS	
		On the 2nd Policy Year	On the 3rd to 6th Policy Year
I. WEALTH MANAGEMENT SERIES			
1.(a) TARGET SAVINGS ENDOWMENT			
Target Saver Plus 15	36.00%	1.00%	1.00%
Special Target Saver Plus 15	34.00%	1.00%	1.00%
1.(b) CHILD EDUCATION			
Talent Builder	37.50% (less 2.5% for every yr above age 0)	7.50% (less 0.5% for every yr above age 0)	2.00%
Kiss Kid Education Plan (6-year payment)	18.00%	1.00%	1.00%
Kiss Kid Education Plan (8-year payment)	21.00%	2.00%	1.00%
PB / PBCI Pro / Future Protection Rider	Follow Basic	Follow Basic	Follow Basic
1.(c) INCOME PLANNING			
Golden Years Income Plan- HK$ (12-year payment)	23.50%	2.00%	2.00%
Golden Years Income Plan- US$ (3-year payment)	10.00%	1.00%	1.00%
Golden Years Income Plan- US$ (5-year payment)	15.00%	1.00%	1.00%
Golden Years Income Plan- US$ (8-year payment)	18.00%	2.00%	2.00%
Golden Years Income Plan- US$ (12-year payment)	23.50%	2.00%	2.00%
Golden Years Income Plan- US$ (18-year payment)	36.00%	3.00%	3.00%
Spring Income Plan (3-year payment)	8.00%	1.00%	1.00%
Spring Income Plan (5-year payment)	13.00%	1.00%	1.00%
WP / PB	Follow Basic	Follow Basic	Follow Basic
2. INVESTMENT-LINKED PRODUCTS			
2.(a) U-Select	50.00% (in the 1st Premium Payment Year)	10.00% (in the 2nd Premium Payment Year)	8.50% (in the 3th-6th Premium Payment Year)
WP / PB / WPCI Pro / PBCI Pro / EAPWP / Cheerful Prime Care Pro	Follow Basic	Follow Basic	Follow Basic
Riders other than SGHR2	46.00%	17.00%	5.00%
2.(b) Treasure Advantage 2:			
(5-year premium term)	5.50%	1.38%	1.38%, plus 0.5%/12 of account value per month from 5th policy year
(6-year premium term)	8.00%	1.60%	1.60%, plus 0.5%/12 of account value per month from 6th policy year
(7-year premium term)	10.50%	1.75%	1.75%
(8-year premium term)	13.00%	1.90%	1.85%
(9-year premium term)	15.50%	2.55%	1.85%
(10-year premium term)	18.50%	3.70%	1.85%
3. UNIVERSAL LIFE			
AIA Premier Life Plan	50.00%	3.00%	3.00%
Wealth Preserver 3 / Wealth Ultima:			
(Issue age 18 – 64)	54.00% on Target Premium	2.50%	2.50%
(Issue age 65 – 69)	48.00% on Target Premium	2.50%	2.50%
(Issue age 70 – 75)	41.00% on Target Premium	2.50%	2.50%
Wealth Preserver 3 - Infinity:			
(Issue age 18 – 64)	54.00% on Target Premium	2.00%	2.00%
(Issue age 65 – 69)	48.00% on Target Premium	2.00%	2.00%
(Issue age 70 – 75)	41.00% on Target Premium	2.00%	2.00%
4. SINGLE PREMIUM PRODUCTS			
Single Premium Whole Life AP	2.97%	-	-
Treasure Master Plus	3.22%	-	0.15%/12 of account value per month from 61st policy month
Treasure Pearl 2	1.00%	-	-
AIA 3-year Guaranteed Interest Account	1.00%	-	-
AIA 5-year Guaranteed Interest Account			
(Issue age 0 – 65)	1.50%	-	-
(Issue age 66 – 75)	1.25%	-	-
(Issue age 76 – 80)	1.00%	-	-
Guaranteed Interest Account (7-year)			
(Issue age 0 – 70)	2.50%	-	-
(Issue age 71 – 80)	2.16%	-	-
Wealth Elite	3.70%	-	-
Spring Income Plan (Single Premium)	2.97%*	-	-
RMB Spring Income Plan	2.97%*	-	-

* Please refer to Supplementary Notes for commission adjustment on high issue ages.

POLICY PLANS	ON FIRST YEAR PREMIUM	ON RENEWAL PREMIUMS	
		On the 2nd Policy Year	On the 3rd to 6th Policy Year
Simply Love Encore 2 (Single Premium)	3.50%*	-	-
Admire Life 2 (Single Premium)	3.50%	-	-
5. SUPPLEMENTARY CONTRACTS			
Riders other than below attached to I.1(a), I.2(b) & I.3 above carry the same commission rate as the policy to which they are attached	Follow Basic	Follow Basic	Follow Basic
Super Good Health Rider 2 / AIA Vitality Series: Super Good Health Rider 2 (SGHR2)	30.00%*	17.00%	5.00%
II. PROTECTION SERIES			
1.(a) TRADITIONAL LIFE			
Excel Graded Premium Whole Life AP	54.00%*	25.00%	5.00%
Life Endowment Special AP (LESAP)	50.00%*	18.00%	5.00%
Triennial Life Endowment Special AP (TLESAP)	46.00%*	18.00%	5.00%
Excel Kid's Choice AP	45.90%	17.00%	5.00%
Guaranteed Issue Whole Life (GIWL)	27.00%*	10.00%	5.00%
1.(b) TRADITIONAL LIFE			
Quick Saver 8	30.00%*	2.00%	2.00%
Quick Saver 12	40.00%*	6.00%	2.00%
Executive Life (3-year premium term)	10.00%	3.00%	3.00%
Executive Life (5-year premium term)	15.00%	3.00%	3.00%
Executive Life (10-year premium term)	29.00%	5.00%	3.00%
Executive Life (15-year premium term)	39.00%	10.00%	3.00%
Executive Life (18-year premium term)	50.00%	10.00%	3.00%
Executive Life (25-year premium term)	54.00%	15.00%	3.00%
Executive Life (premium pay to age 55)			
(Issue age 0 – 35)	54.00%	15.00%	3.00%
(Issue age 36)	52.00%	10.00%	3.00%
(Issue age 37)	50.00%	10.00%	3.00%
(Issue age 38)	46.00%	10.00%	3.00%
(Issue age 39)	42.00%	10.00%	3.00%
(Issue age 40)	39.00%	10.00%	3.00%
(Issue age 41)	37.00%	9.00%	3.00%
(Issue age 42)	35.00%	8.00%	3.00%
(Issue age 43)	33.00%	7.00%	3.00%
(Issue age 44)	31.00%	6.00%	3.00%
(Issue age 45)	29.00%	5.00%	3.00%
Executive Life (premium pay to age 80)			
(Issue age 0 – 60)	54.00%	15.00%	3.00%
(Issue age 61)	52.00%	10.00%	3.00%
(Issue age 62)	50.00%	10.00%	3.00%
(Issue age 63)	46.00%	10.00%	3.00%
(Issue age 64)	42.00%	10.00%	3.00%
(Issue age 65)	39.00%	10.00%	3.00%
(Issue age 66)	37.00%	9.00%	3.00%
(Issue age 67)	35.00%	8.00%	3.00%
(Issue age 68)	33.00%	7.00%	3.00%
(Issue age 69)	31.00%	6.00%	3.00%
(Issue age 70)	29.00%	5.00%	3.00%
Admire Life 2:			
(5-year premium term)	25.00%	5.00%	2.00%
(10-year premium term)	35.00%	10.00%	3.00%
(18-year premium term)	50.00%	10.00%	3.00%
(25-year premium term)	54.00%	15.00%	3.00%
Forever Love Coupon Plan 3 / Forever Love Coupon Plan 3 (Enhanced Protection):			
(6-year premium term)	25.00%*	4.00%	2.00%
(10-year premium term)	30.00%	4.00%	2.00%
(15-year premium term)	40.00%	8.00%	3.00%
(20-year premium term)	50.00%	10.00%	3.00%
Executive Care Pro 2 / Multiple Care Pro 2 / Prime Care Pro / Smart Care Pro:			
(5-year premium term)	20.00%	3.00%	3.00%
(10-year premium term)	29.00%	5.00%	3.00%
(15-year premium term)	39.00%	10.00%	3.00%
(18-year premium term)	50.00%	10.00%	3.00%
(25-year premium term)	54.00%	15.00%	3.00%
Simply Love Encore 2:			
(5-year premium term)	25.00%*	5.00%	2.00%
(10-year premium term)	35.00%*	10.00%	3.00%

* Please refer to Supplementary Notes for commission adjustment on high issue ages.

POLICY PLANS	ON FIRST YEAR PREMIUM	ON RENEWAL PREMIUMS	
		On the 2nd Policy Year	On the 3rd to 6th Policy Year
Proactive Insurance Plan::			
(5-year premium term)	25.00%*	5.00%	2.00%
(10-year premium term)	35.00%*	10.00%	3.00%
Bonus Power Plan:			
(5-year premium term)	25.00%*	5.00%	2.00%
(10-year premium term)	35.00%*	10.00%	3.00%
Bonus Power Plan (Enhanced Protection):			
(5-year premium term)	25.00%	5.00%	2.00%
(12-year premium term)	40.00%	10.00%	3.00%
(18-year premium term)	45.00%	13.00%	3.00%
WP / PB / WPCI Pro / PBCI Pro / EAPWP	Follow Basic	Follow Basic	Follow Basic
Prime Care Rider	46.00%*	17.00%	5.00%
Riders other than SGHR2 / CEO2 Series Rider / CEOE Series Rider / CG Series Rider	46.00%	17.00%	5.00%
2. SUPPLEMENTARY CONTRACTS			
Riders other than below attached to II.1(a) above carry the same commission rate as the policy to which they are attached	Follow Basic	Follow Basic	Follow Basic
Super Good Health Rider 2 / AIA Vitality Series: Super Good Health Rider 2 (SGHR2)	30.00%*	17.00%	5.00%
CEO Medical 2 Rider / CEO Medical (Worldwide) 2 Rider / CEO Pearl Medical 2 Rider / CEO Pearl Medical (Worldwide) 2 Rider (CEO2 Series Rider)			
(Issue age 0 – 65)	20.00%	20.00%	20.00%
(Issue age 66 – 70)	15.00%	15.00%	15.00%
CEO Essence Medical Rider / CEO Essence Pearl Medical Rider / AIA Vitality Series: CEO Essence Medical Rider (CEOE Series Rider)			
(Issue age 0 – 65)	25.00%	20.00%	15.00%
(Issue age 66 – 70)	20.00%	15.00%	10.00%
Cancer Guardian Series Rider / Cancer Guardian Pearl Series Rider / AIA Vitality Series: Cancer Guardian Series Rider (CG Series Rider)	46.00%*	17.00%	5.00%
3. TERM			
Term Plans (15-year or above premium term)	40.50%	15.00%	5.00%
(5-year to 14-year premium term)	35.10%	13.00%	5.00%
(1-year to 4-year premium term)	22.95%	8.50%	10.00%
Comfort Term Life Plan – 20 Years	50.00%	5.50%	5.00%
Treasure Term Life Plan – 20 Years	50.00%	5.50%	5.00%
Disability Income Plan	40.50%*	15.00%	5.00%
No commission is allowed on Interim Term			
4. OTHER INDIVIDUAL PRODUCTS			
4.(a) INDIVIDUAL PRODUCT			
Individual Medical Plan	39.15%	13.00%	13.00%
Super Good Health Plan 2 / AIA Vitality Series: Super Good Health Plan 2	26.00%*	7.50%	7.50%
CEO Medical Plan 2 / CEO Medical (Worldwide) Plan 2 / CEO Pearl Medical Plan 2 / CEO Pearl Medical (Worldwide) Plan 2			
(Issue age 0 – 65)	20.00%	20.00%	20.00%
(Issue age 66 – 70)	15.00%	15.00%	15.00%
CEO Essence Medical Plan / CEO Essence Pearl Medical Plan / AIA Vitality Series: CEO Essence Medical Plan			
(Issue age 0 – 65)	25.00%	20.00%	15.00%
(Issue age 66 – 70)	20.00%	15.00%	10.00%
Superior Critical Illness Plan Pro	46.00%	17.00%	5.00%
4.(b) INDIVIDUAL PRODUCT			
Premium Refund – Accidental HI	8.10%	5.00%	2.00%
Premium Refund – HI	15.00%	2.00%	2.00%
105 Premium Refund – ADD	10.00%	2.00%	2.00%
Secure First	46.00%	18.00%	5.00%
Here For You Refundable Hospital Cash	15.00%	2.00%	2.00%
Here For You Refundable Surgical Cash	15.00%	2.00%	2.00%
Here For You Refundable Accident	10.00%	2.00%	2.00%
Cancer Guardian Series / Cancer Guardian Pearl Series / AIA Vitality Series: Cancer Guardian Series	46.00%*	17.00%	5.00%

* Please refer to Supplementary Notes for commission adjustment on high issue ages.

POLICY PLANS	ON FIRST YEAR PREMIUM	ON RENEWAL PREMIUMS	
		On the 2nd Policy Year	On the 3rd Year Onwards
III. GROUP BUSINESS			
1. GROUP LIFE			
First HK$30,000	17.55%	6.50%	5.00%
HK$30,001 – 60,000	12.83%	4.75%	1.50%
HK$60,001 – 180,000	8.78%	3.25%	1.50%
HK$180,001 – 300,000	4.73%	1.75%	1.50%
HK$300,001 – 600,000	2.70%	1.00%	1.00%
On the Excess over HK$600,000 and on all experience rated cases the commission is determined by the Company			
2. GROUP HOSPITAL & SURGICAL (INDEMNITY) & GROUP ACCIDENT RIDER	22.95%	8.50%	15.00%
On all experience rated cases the commission is determined by the Company			
3. GROUP HOSPITAL & SURGICAL (MANAGED CARE)	15.00%	15.00%	15.00%
On all experience rated cases the commission is determined by the Company			
4. GROUP HEALTH CHOICE (GHC)	20.00%	12.00%	15.00%
5. CEB VALUE / CEB PRO MACAU			
Hospitalization	15.00%	15.00%	15.00%
Out-Patient & Riders	10.00%	10.00%	10.00%
6. SME CHOICE	15.00%	10.00%	10.00%
7. HEALTHY LIFE / CHEERS	10.00%	10.00%	10.00%
8. GROUP PERSONAL ACCIDENT	27.00%	10.00%	18.00%
On all experience rated cases the commission is determined by the Company			
9. TRAVEL PRO	30.00%	10.00%	10.00%
10. CEO PRO	22.95%	8.50%	15.00%
11. PROMISE	25.00%	12.00%	12.00%
IV. ACCIDENT & HEALTH PLANS			
Life-attached PA:			
PAC Select	40.50%	18.00%	30.00%
Personal Accident:			
Essential Protector / Lifestyle VIP Plan / PA Care Plus Select / Golden Shield Plus	40.50%	18.00%	30.00%
School Days / Excel School Days / Family Protector	37.80%	14.00%	30.00%
Super Choice Accident Protection Plan	30.00%	18.00%	18.00%
105 Premium Refund - AMR	10.00%	2.00%	2.00%
Critical Illness:			
Super HealthGuard Pro / Lady Care Pro	40.50%	18.00%	30.00%
Cancer Care Protection Plan	35.00%	18.00%	18.00% (30% for 6th, 11th, and every other 5 years afterwards)
Medical:			
Flexi-MediGuard Hospital Income Plan	40.50%	15.00%	15.00%
Travel:			
Travel Smart / China Assist Protection Plan	40.50%	15.00%	15.00%

Supplementary Notes:

Commission rate on Target Premium for Wealth Preserver 3, Wealth Preserver 3 – Infinity and Wealth Ultima is applied on the cash premium received in the respective policy year up to Target Premium of the policy. Any amount over the Target Premium will be treated as Excess Premium when calculating the commission payment. The calculation of Target Premium shall be referred to the respective product launch packs as supplemented or amended by any relevant memorandum issued by the Company and any other subsequent announcements made by the Company on the products or on specific policies.

An additional commission equals to 10% of commission on first year premium on Policies written on any of the plans shown under I.1, II.1, II.4.(b), I.5 if attached to I.1, or II.2 if attached to II.1 of the Schedule of Commissions shall be allowed when full first year annual premium on such business is received by the Company within 15 days from the date of Approval.

Commission rate of Regular Investment of U-Select under I.2 is 2.7%.
Commission rate of FlexiMoney of AIA Premier Life Plan under I.3 is 3.0%.
Commission rate of Excess Premium of Wealth Preserver 3 or Wealth Ultima under I.3 is 2.5%.
Commission rate of Excess Premium of Wealth Preserver 3 - Infinity under I.3 is 2.0%.

On the 7th Policy Year onwards, commissions on the premium on Policies written on the following plans/supplementary contracts shall be as follows:

Plan	On the 7th Year Onwards
CEO Essence Medical Plan / CEO Essence Pearl Medical Plan / AIA Vitality Series: CEO Essence Medical Plan (Issue age 0 – 65)	15% in 7th to 10th Year 10% in 11th Year or above
CEO Essence Medical Plan / CEO Essence Pearl Medical Plan / AIA Vitality Series: CEO Essence Medical Plan (Issue age 66 – 70)	10 %
CEO Medical Plan 2 / CEO Medical (Worldwide) Plan 2 / CEO Pearl Medical Plan 2 / CEO Pearl Medical (Worldwide) Plan 2 (Issue age 0 – 65)	20 %
CEO Medical Plan 2 / CEO Medical (Worldwide) Plan 2 / CEO Pearl Medical Plan 2 / CEO Pearl Medical (Worldwide) Plan 2 (Issue age 66 – 70)	15% in 7th to 10th Year 10% in 11th Year or above
Individual Medical Plan / Super Good Health Plan 2 / AIA Vitality Series: Super Good Health Plan 2	10%
Superior Critical Illness Plan Pro	5.00%
Treasure Advantage 2 (5-year premium term) Treasure Advantage 2 (6-year premium term)	0.5%/12 of account value per month
Treasure Advantage 2 (7-year premium term)	1.75% plus 0.5%/12 of account value per month
Treasure Advantage 2 (8-year premium term) Treasure Advantage 2 (9-year premium term) Treasure Advantage 2 (10-year premium term)	1.85% plus 0.5%/12 of account value per month
Treasure Master Plus	0.15%/12 of account value per month
U-Select	0.25% in 7th – 30th Premium Payment Year plus 0.3%/12 of Basic Account Value per month in 11th Premium Payment Year or after
Wealth Preserver 3 or Wealth Ultima	4.75% on Target Premium
Wealth Preserver 3 - Infinity	4.25% on Target Premium

COMMISSIONS are payable only during the time the Agreement (as supplemented and amended from time to time) to which this Schedule forms a part is in full force in accordance with the terms and conditions therein. Upon termination of the said Agreement, your commission entitlement shall be governed by the relevant provisions as stated in the Agreement.

THE RATE OF FIRST-YEAR AND RENEWAL COMMISSIONS on premiums under any plan not specified in the Schedule of Commissions or on the whole or any part of any policy which the Company may reinsure, shall be determined by the Company in its absolute discretion, and the Career Representative hereby agrees to accept commissions at the rate so determined in full settlement of its claim for commissions on such premiums.

A reduced FIRST YEAR COMMISSION rate shall be applied to those policies issued at age over FIFTY as below :

Plan	Reduction in First Year Commission rate per additional year of issue age over 50
Disability Income Plan	2.000%
Prime Care Rider	2.000%

Plan	Reduction in First Year Commission rate per additional year of issue age over 60 (up to 65)
Excel Graded Premium Whole Life AP	4.050% ***
Forever Love Coupon Plan3 (6-year premium term)	1.000%
Forever Love Coupon Plan3 (Enhanced Protection) (6-year premium term)	1.000%
LESAP/ TLESAP	2.025% ***
Quick Saver 8	1.350% ***
Quick Saver 12	1.800% ***

*** The First Year Commission rate for issue age between 66 and 70 follows that of 65.

Plan	Reduction in First Year Commission rate per additional year of issue age over 60 (up to 70)
Bonus Power Plan (5-year payment)	0.500%
Bonus Power Plan (10-year payment)	0.750%
Proactive Insurance Plan (5-year payment)	0.500%
Proactive Insurance Plan (10-year payment)	0.750%

Plan	Reduction in First Year Commission rate per additional year of issue age over 65
5 Year Renewable Term	1.350%
Cancer Guardian Series / Cancer Guardian Pearl Series / AIA Vitality Series: Cancer Guardian Series	2.000%
Cancer Guardian Series Rider / Cancer Guardian Pearl Series Rider / AIA Vitality Series: Cancer Guardian Series Rider	2.000%
Simply Love Encore 2 (Single Premium)	0.100% ***
Simply Love Encore 2 (5-year payment)	1.000% ***
Simply Love Encore 2 (10-year payment)	1.500%
Spring Income Plan (Single Premium) / RMB Spring Income Plan	0.100%
Spring Income Plan (3-year payment)	0.200%
Spring Income Plan (5-year payment)	0.500%
Super Good Health Plan 2 / AIA Vitality Series: Super Good Health Plan 2	1.000%
Super Good Health Rider 2 / AIA Vitality Series: Super Good Health Rider 2	1.000%
Yearly Renewable Term	1.080%

*** The First Year Commission rate for issue age between 75 and 80 follows that of 75.

Plan	Reduction in First Year Commission rate per additional year of issue age over 70
Bonus Power Plan (5-year payment)	1.000%
LESAP / GIWL	2.025%
Proactive Insurance Plan (5-year payment)	1.000%
Quick Saver 8	1.350%
Quick Saver 12	1.800%

AIA INTERNATIONAL LIMITED
(Operating through its Hong Kong Branch)

Career Representative	Witness	For the Company