

Max	10%	0.75%	n/a
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## Group Life

-	Year 1	Year 2
Default	Flat commission of either 0% or 6%	0% or 6% each year thereafter
Max	6%	6%

## Group Income Protection

-	Year 1	Year 2
Default	Flat commission of either 0% or 12.5%	0 or 12.5% each year thereafter
Max	12.5%	12.5%

The above information is provided on a non-reliance basis and for informative purposes only.

It is the responsibility of the intermediary to ensure the accuracy of the above information and to disclose this information to the consumer.

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<b>Approved (Minimum) Retirement Funds</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

<b>Annuities</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	2%	n/a	n/a
Max	3%	n/a	n/a

<b>Investment Bonds</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	n/a	n/a	n/a
Max	4%	0.75%	n/a

<b>Investment Only</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

<b>Regular Contribution Pension</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	n/a	n/a	n/a
Max	25%	0.75%	n/a

<b>Regular Contribution PRSA</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	n/a	n/a	n/a
Max	17.50%	0.25%	n/a

<b>Savings Plan</b>	<b>Initial</b>	<b>Trail</b>	<b>Bullet</b>
Default	10%	n/a	n/a

Max	5%	1%	n/a
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Investment Only	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	1%	1%	n/a

Regular Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	40%

Regular Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	22.50%	0.50%	n/a

Savings Plan	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	15%	1%	n/a

## Heritage Friends Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	0.75%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	7.5%	0.25%	n/a

## Personal & Executive Income Protection & Wage Protector

-	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7+
Rate	30% -	15% -	15% -	15% -	3% -	3% -	3% -
Range	200%	30%	30%	30%	30%	30%	30%

## Heritage Aviva Product

Single Contribution Pension	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Single Contribution PRSA	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	4%	0.50%	n/a

Approved (Minimum) Retirement Funds	Initial	Trail	Bullet
Default	n/a	n/a	n/a
Max	5%	1%	n/a

Annuities	Initial	Trail	Bullet
Default	2%	n/a	n/a
Max	3%	n/a	n/a

Investment Bonds	Initial	Trail	Bullet
Default	n/a	n/a	n/a