

Single Contribution Products

| | Initial Commission | Clawback Period | Annual Trail Commission |
|------------------------------------|---------------------------|------------------------|--------------------------------|
| Pension | | | |
| Max | 5% | 6 Years | 1.2% |
| Non-Standard PRSA | | | |
| Max | 5% | 6 Years | 1.2% |
| Approved (Minimum) Retirement Fund | | | |
| Max | 5% | 6 Years | 1.2% |
| Personal/Corporate Investment | | | |
| Max | 5% | 6 Years | 1.2% |

Regular Contribution Products

| | Initial Commission | Clawback Period | Renewal/Flat Commission | Annual Trail Commission |
|-------------------|---------------------------|------------------------|--------------------------------|--------------------------------|
| Pension | | | | |
| Max | 10% | 6 Years | 4% | 1.2% |
| Non-Standard PRSA | | | | |
| Max | 10% | 6 Years | 4% | 1.2% |

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