

INDEPENDENT REPRESENTATIVE COMMISSION SCHEDULE Appendix A

- Commissions are calculated and paid monthly on Commission Bearing Premium received from the policyholder and recorded as paid by Edge Benefits Inc. through EFT. The unearned portion of any commission paid to you under a policy that has terminated will be charged back to you as indebtedness to Edge Benefits Inc.
- Commission Bearing Premium (CBP) is the monthly premium collected, minus any applicable policy fees and taxes.
- Commissions are payable monthly by the 15th of each month on premium recorded as paid by Edge Benefits Inc. Premium must be recorded as paid by Edge Benefits by the EDGE month-end of the prior month to be considered for commission payment.
- Commissions can be paid under one of two options: Levelized or Heaped. Once a commission option is selected it can only be changed once each calendar year.

Commissions are payable on Commission Bearing Premium (CBP) Only	Commission Rates							
	Loss of Income Business Overhead		AD & D Travel Medical Emergency LPE / PTD		Health & Dental		All other plans	
	1 st Yr.	Yrs. 2+	1 st Yr.	Yrs. 2+	1 st Yr.	Yrs. 2+	1 st Yr.	Yrs. 2+
Levelized Commission	25%*	10%	18%	6%	10%	10%	18%	6%
Preferred Rate Program	10%*	7%	0%	0%	n/a	n/a	n/a	n/a
Large Case Discount Program ⁵	9%	9%	0%	0%	n/a	n/a	n/a	n/a
Heaped Commission**	40%*	5%	18%	6%	10%	10%	18%	6%

- * If a Marketing Fee Arrangement is in place, the Loss of Income & Business Overhead Commission is reduced by 5% in the First Year.
 ** Heaped Commission option not available for business written in the transportation industry.

MGA Independent Representative (Sub Producer)

Should the IR place business through an MGA Distributor, the IR is not eligible for a direct Bonus. Any Bonus payable should be agreed upon between the MGA IR and the MGA distributor.

Incentives: The Company may offer additional incentives on a periodic basis (monthly, quarterly, annually or ad hoc) from time to time. Available incentives are communicated in a timely fashion in advance of the incentive period. For a current list of the Company Incentives, including details and rules can be found in the Advisor Resources section of the Company's website.

This commission schedule above is effective on the date of your IR agreement and supersedes all previous commission schedules. It is subject to change; please keep any updated commission schedule with your contract.

The EDGE Plans are administered by The Edge Benefits Inc.® Registered Trademark of the Edge Benefits Inc.

- EDGE DI includes EDGE Loss of Income/Roadside EDGE Loss of Income (Injury and Illness), and Business Overhead Expense Benefits insured by Co-operators Life Insurance Company.
- Accidental Death & Dismemberment, Critical Illness, Guaranteed Issue Life, Fracture Accident Benefit, Lifestyle Protection Enhancer (LPE), and Permanent Total Disability (PTD) Insured by Chubb Life Insurance Company of Canada
- Health & Dental Plan provided by Green Shield Canada.
- Travel Emergency Medical Coverage insured by La Capitale Civil Service Insurer Inc.
- Large Case Discount Program - additional compensation may be available on a per policy per month basis.

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