

Schedule 1 Broker Schedule of Commissions & Renewals

CANADA PROTECTION PLAN

INSURANCE PLAN	First Year Commission	RENEWAL % OF GROSS ANNUAL PREMIUM		
		Year 2 - Year 10		
	% of Gross Annual Premium	Issue Age		
Permanent		20-65	66-75	76-80
Simplified Life & Life Plus (Life Pay)	90	5	4	3
Simplified Life & Life Plus (20 Pay)	90	4	3	2
Deferred Life (Life Pay)	80	5	4	3
Deferred Life (20 Pay)	80	4	3	2
Acceptance Life 40-69	45	4		
Acceptance Life 70-74	45	4		
Acceptance Life 75-80	45	4		
ADB/CTB Rider for Permanent Product	30	3	2	1
Hospital Cash Rider for Permanent Product	30	3	3	3
Term				
Deferred Term to 100	90	5		
Simplified Term to 100	90	5		
Simplified Plus Term to 100	70	3		
Deferred & Simplified Term 10 & 20	70	3		
Simplified Plus Term 10 & 20	70	3		
Rider for Term	30	3		

The base percentage of commission, and the total renewal is paid directly by Foresters Life Insurance Company, and Canada Protection Plan(hereafter "CPP") will pay the bonus commission (if the Broker does not have an MGA or GA). The payment of such commissions and renewals are subject to the provisions, terms and conditions of the Broker's agreement signed with Canada Protection Plan, and the rate of commission payable on policies issued on applications written and submitted to the Head Office of Foresters Life Insurance Company and/or CPP from the undersigned. All commissions paid on policies sold on the Brokers own life and/or family member(s) and/or relatives or friends of the Broker will be paid as earned. When a client pays the annual premium by credit card, there will be a 3 1/2 % reduction to the first year commission based on that annual premium. The undersigned has read and agrees in full with the above.

Accepted: _____
Signature of the Broker Authorized Representative's Printed Name

Accepted: _____
Signature of Company Authorized Representative's Printed Name