

Schedule "A" - Compensation

*Premium within this Schedule is net of taxes and Refunds.

PRODUCT	AT SOURCE COMMISSION
ALL-INCLUSIVE	45% TO AGE 74, 25% FOR AGES 75 +
CANADA ALL-INCLUSIVE	45% TO AGE 74, 25% FOR AGES 75 +
NON MEDICAL INCLUSIVE	45% ALL AGES
TRIP CANCELLATION	45% ALL AGES
MEDICAL	45% TO AGE 59 25% 60+
TRAVEL CANADA	45% TO AGE 59 25% 60+
ANNUAL MEDICAL	25% ALL AGES
INDIVIDUAL MEDICAL UNDERWRITING	10% ALL AGES
ANNUAL ALL-INCLUSIVE	25% ALL AGES
VISITOR PLANS	45% ALL AGES
YOUTH MEDICAL	25% ALL AGES
YOUTH ALL-INCLUSIVE	25% ALL AGES
YOUTH/STUDENT DELUXE PLAN	45% ALL AGES
BASIC PACKAGE	25% ALL AGES
RENTAL CAR	45% ALL DURATIONS
BAGGAGE	45% ALL DURATIONS
GROUP RATES*	ADDITIONAL 5%

*Group Rates: Manulife Financial agrees to pay five percent (5%) extra commission at source for groups consisting of 10 or more insured clients travelling for the same dates to the same destination. This 5% override is paid at source.