

YFSOL COMMISSION FEES OVERVIEW

Single contribution products

Investment	Upfront commission	Clawback	Trail commission
International Assurance Investment Bond	3.5%	N/a	1% per annum
Hansard Worldwide Global Select	3.5%	N/a	1% per annum
Momentum Wealth International Personal Portfolio	3.5%	N/a	1% per annum

Regular contribution products

Investment	Initial Commission	Clawback Period	Renewal/Bullet Commission	Trail Commission
Hansard Worldwide Capital Builder	5% of each contribution	N/a	N/a	0.6% per annum fund advisor fee
Hansard Worldwide Ascend	3% x term (max. 75% of term) applied to annualised contribution	12 months (5-year policy) 14 months (10-year policy)	2.5% of each contribution when 25 months of contributions received	0.6% per annum fund advisor fee
Hansard Worldwide Vantage	3% x term (max. 75%) applied to annualised contribution	7 months (5 years) 18 months (10 years)	0.6% per annum fund advisor fee	0.5% per annum of accumulated and allocated bonus units
International Assurance Regular Savings Plan	3.5% per contribution	N/a	N/a	1% per annum
Momentum Worldwide Regular Savings Plan	4.5% per contribution	N/a	N/a	1.25% per annum
Utmost Worldwide Focus Regular Savings Plan	2.8% of total contributions in commitment period	N/a	N/a	Ongoing fee: 0.6% of total investment value

International health and disability insurance commission rates

Product	Commission Rate
Expatriate Group Medical Insurance	15% of annual premium
Expatriate Group International Disability Insurance	15% of annual premium
HCI Group Healthcare	20% of annual premium
BUPA International	10% of annual premium

Lender/providers commission/payment

Provider	Commission Rate
Simon Conn Overseas Mortgages	30% of commission received by Simon Conn
Standard Bank Isle of Man Seafarer Account	GBP 100 per account opened and funded