

Standard Commission Terms

Flexible Protection, Mortgage Protection Plan, Personal and Executive Pension Term Assurance

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 + |
|------------|----------|----------|----------|----------|----------|----------|
| 22% - 150% | 3% - 22% | 3% - 22% | 3% - 22% | 3% - 22% | 3% - 22% | 3% - 22% |

Personal & Executive Income Protection & WageProtector

| Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 + |
|------------|-----------|-----------|-----------|----------|----------|----------|
| 30% - 200% | 15% - 30% | 15% - 30% | 15% - 30% | 3% - 30% | 3% - 30% | 3% - 30% |

Unit Linked Products

| | Heritage Aviva Product | | | Heritage Friends Product | | |
|--|------------------------|-------|--------|--------------------------|-------|--------|
| | Initial | Trail | Bullet | Initial | Trail | Bullet |
| Single Contribution Pension | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 5% | 1% | n/a | 5% | 0.75% | n/a |
| Single Contribution PRSA | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 4% | 0.50% | n/a | 7.50% | 0.25% | n/a |
| Approved (Minimum) Retirement Funds | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 5% | 1% | n/a | 5% | 0.75% | n/a |
| Annuities | | | | | | |
| Default | 2% | n/a | n/a | 2% | n/a | n/a |
| Max | 3% | n/a | n/a | 3% | n/a | n/a |
| Investment Bonds | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 5% | 1% | n/a | 4% | 0.75% | n/a |
| Investment Only | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 1% | 1% | n/a | 5% | 0.75% | n/a |
| Regular Contribution Pension | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 15% | 1% | 40% | 25% | 0.75% | n/a |
| Regular Contribution PRSA | | | | | | |
| Default | n/a | n/a | n/a | n/a | n/a | n/a |
| Max | 22.50% | 0.50% | n/a | 17.50% | 0.25% | n/a |
| Savings Plan | | | | | | |
| Default | n/a | n/a | n/a | 10% | n/a | n/a |
| Max | 15% | 1% | n/a | 10% | 0.75% | n/a |

Group Life

| | Yr1 | Yr2+ |
|---------|------------------------------------|-------------------------------|
| Default | Flat commission of either 0% or 6% | 0% or 6% each year thereafter |
| Max | 6% | 6% |

Group Income protection

| | Yr1 | Yr2+ |
|---------|---------------------------------------|---------------------------------|
| Default | Flat commission of either 0% or 12.5% | 0 or 12.5% each year thereafter |
| Max | 12.5% | 12.5% |