

**Multi-Agent Master Policy Rating Schedule
Effective November 1, 2013**

Deductible applicable for Life or Accident & Sickness License/Licensed Assistant is \$1,000 and for Mutual Funds License is \$2,500

A. Rates for Alberta, Newfoundland, Manitoba (+ 8% PST), Ontario (+ 8% PST) & Quebec (+ 9% PST)

Life or Accident & Sickness License Only	Premium \$1 million/\$2 million	Premium \$2M/\$2M	Premium \$2M/\$5M	Premium \$5 million/\$5 million
Licensed Assistant	\$150.00	\$200.00	\$250.00	\$350.00
Agent Commission less than \$10,000	\$425.00	\$525.00	\$625.00	\$850.00
Agent Commission \$10,001 to \$25,000	\$575.00	\$650.00	\$715.00	\$1,450.00
Agents Commission over \$25,000	\$725.00	\$850.00	\$935.00	\$1,590.00

Life or Accident & Sickness License and Mutual Funds	Premium \$1 million/\$2 million	Premium \$2M/\$2M	Premium \$2M/\$5M	Premium \$5 million/\$5 million
Licensed Assistant	\$175.00	\$300.00	\$375.00	\$450.00
Agent Commission less than \$10,000	\$450.00	\$600.00	\$750.00	\$925.00
Agent Commission \$10,001 to \$25,000	\$600.00	\$725.00	\$795.00	\$1,750.00
Agents Commission over \$25,000	\$750.00	\$925.00	\$1,020.00	\$1,825.00

B. Rates for British Columbia, New Brunswick, Nova Scotia, PEI, NWT, Yukon & Saskatchewan

Life or Accident & Sickness License Only	Premium \$1 million/\$2 million	Premium \$2M/\$2M	Premium \$2M/\$5M	Premium \$5 million/\$5 million
Licensed Assistant	\$100.00	\$150.00	\$200.00	\$300.00
Agent Commission less than \$10,000	\$375.00	\$450.00	\$550.00	\$800.00
Agent Commission \$10,001 to \$25,000	\$525.00	\$575.00	\$630.00	\$1,200.00
Agents Commission over \$25,000	\$675.00	\$775.00	\$850.00	\$1,300.00

Life or Accident & Sickness License and Mutual Funds	Premium \$1 million/\$2 million	Premium \$2M/\$2M	Premium \$2M/\$5M	Premium \$5 million/\$5 million
Licensed Assistant	\$175.00	\$225.00	\$300.00	\$400.00
Agent Commission less than \$10,000	\$450.00	\$525.00	\$700.00	\$900.00
Agent Commission \$10,001 to \$25,000	\$600.00	\$650.00	\$715.00	\$1,450.00
Agents Commission over \$25,000	\$750.00	\$850.00	\$935.00	\$1,650.00