



	AIA Australia	Asteron	AMP	BT	ClearView	CommInsure	MLC Life	One Path	TAL	Zurich
<b>Commission Rates - Hybrid (GST inc)</b>										
2018	88/22	88/22	88/22	88/22	88/22	88/22	88/22	88/22	88/22	88/22
2019	77/22	77/22	77/22	77/22	77/22	77/22	77/22	77/22	77/22	77/22
2020 onwards	66/22	66/22	66/22	66/22	66/22	66/22	66/22	66/22	66/22	66/22
<b>Commission Rates - Level (GST inc)</b>										
2018	30	27.5	30.25	30.25	30	30	31	30	30	27.5
2019	30	27.5	30.25	30.25	29.2	30	31	30	30	27.5
2020 onwards	30	27.5	30.25	30.25	27.5	30	31	30	30	27.5
<b>Clawback</b>										
Period - Hybrid	2 years	2 years	2 years	2 years	2 years	2 years	2 years	2 years	2 years	2 years
Rate - Year 1	100	100	100v	100	100	100	100	100	100	100
Rate - Year 2	60	60	60	60	60	60	60	60	60	60
Period - Level	1 year	1 year	1 year	1 year	1 year	1 year	1 year	1 year	1 year	1 year
Rate - Year 1	100	100	100	100	100	100	100	100	100	100
Responsibility	CSL/A*	CSL/A	CSL/A	CSL/A	CSL/A	CSL/A	CSL/A	CSL/A	CSL/A	CSL/A
<b>Commissionable Premiums - New Business</b>										
Base Premium rates	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Policy Fee	N	N	Y	Y	N	Y	Y	Y	N	N
Frequency Loading	N	N	N	Y	N	N	Y	N	N	Y
Life Insurance Stamp Duty	N	N	N	N	N	N	N	Y	N	N

\*= Current Servicing Licensee/Adviser  
# - May vary by States