

BROKER COMPENSATION AGREEMENT

Between

The Benefits Trust
3800 Steeles Avenue West, Suite 102W
Vaughan, Ontario L4L 4G9
(the "Trust")

And

Name
Address
City, Province
Postal Code
(the "Broker")

This Agreement takes effect for each contract as shown in the Contract Plan Schedule, and on the effective date as shown in the Schedule. In consideration of the Broker securing the business shown in the Contract Plan Schedule and placing it with the Trust, the Trust has agreed, under the following conditions, to provide benefit administration services to the Brokers' client(s) and to pay the Broker commission on the total pooled premiums and self-funded contributions paid to the Trust and held in trust for the Brokers' client.

The attached Schedule states, by Plan, the mutually agreed commission rate for the initial 12 month contract period and any subsequent renewal. Commissions will be paid monthly, commencing with the month of the effective date of the plan policy and after the client has paid their monthly premiums and contributions. The terms "premiums" and "contributions" referred to above shall be the paid premiums and contributions less any credits arising from terminations or adjustments.

The Trust acknowledges that all business placed by the Broker, will be the property of the Broker. Both parties agree that they will maintain all appropriate licensing and Errors and Omission coverage as required by provincial legislation.

This agreement shall remain in effect as long as the specified plan(s) remains in effect. The Trust will not pay commission to any other broker unless directed by an Agent of Record letter from the client. Under those circumstances the Trust will give the Broker a minimum of 14 days notice before redirecting commission payments. The Broker shall not assign this Agreement or any sums payable hereunder.

On behalf of the Trust

On behalf of the Broker

Title

Title

Date

Date

Contract Plan Schedule

2 ABC Advisors Inc.

(416) 555-1234

Mr(s). Trusted Advisor

221B Baker Street Toronto, Ont

trustedadvisor@abccadvisors.ca

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Commission Levels for Self-Funded Contributions and Pooled Premiums

Contract	Client	Eff. Date	Coverage	Commission
12345	Awesome Client Inc.	01-Aug-03	Pooled	0.00%
12345	Awesome Client Inc.	01-Aug-03	Self-Funded	5.00%