

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

29 April 2020

PARICH WEALTH MANAGEMENT LIMITED

Dear Sir/Madam,

Re: Agreement between PARICH WEALTH MANAGEMENT LIMITED and FTLife Insurance Company Limited ("FTLife") dated 2 Jun 2017 (as supplemented and amended from time to time, the "Agreement")

Reference is made to the Agreement. This letter shall be supplemental to the Agreement and forms an integral part thereof. Unless otherwise specified, terms used in this letter shall have the same meaning as those defined in the Agreement.

We hereby inform you that FTLife will include "Be With You" Personal Accident Plan, "Fortune Saver Insurance Plan II" and "Super Care" Personal Accident Plan II as part of its Products to be offered for sale with effect from 4 May 2020 and attach hereto the amended Commission and Bonus Schedule for Life Insurance Product. Such Commission and Bonus Schedule for Life Insurance Product dated 4 May 2020 shall supersede the Commission and Bonus Schedule for Life Insurance Product issued to you before.

Other than as amended by this letter, all other provisions of the Agreement shall remain unchanged and in full force and effect. In the event of any inconsistency between the Agreement and this letter, the provisions of this letter shall prevail.

Thank you for your support and we look forward to working more closely with you in the years to come.

Yours faithfully

For and on behalf of

FTLife Insurance Company Limited

(a company incorporated in Bermuda with limited liability)



Authorised Signatory

Commission Schedule

Commission and Bonus Schedule for Life Insurance Product

This Commission and Bonus Schedule for Life Insurance Product is applicable to both the basic plan and the rider (if any) of the Qualifying Policy irrespective of the residence of the relevant insured (to the extent permitted by law).

In this Commission and Bonus Schedule for Life Insurance Product, unless the context otherwise requires:

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“Basic Commission”	means the amount expressed as a percentage of the Premium in respect of a Product to be calculated in accordance with paragraph A.2 of this Schedule.
“Override”	means the amount expressed as a percentage of the Basic Commission in respect of a Product to be calculated in accordance with A.2 of this Schedule, which percentage is subject to review and change from time to time by FTLife at its entire discretion. FTLife will notify the Intermediary of any such change.
“Trail Commission”	means the amount calculated and payable as set out in Part B of this Schedule.
“Excess Commission”	means the amount of the sum of Basic Commission, Override and Trail Commission which exceed the total amount of Premium received.
“First Year”	means the first year the Qualifying Policy is in force.
“Quarter”	means each calendar quarter ending at the end of March, June, September and December respectively.

Notwithstanding anything stated in this Commission and Bonus Schedule for Life Insurance Product, FTLife shall not pay any Basic Commission, Override, Trail Commission, Excess Commission or remuneration in whatsoever format to the Intermediary which is in breach of any applicable laws and regulations, including without limitation, Guideline on Underwriting Class C Business and Guideline on Underwriting Long Term Insurance Business (Other Than Class C Business) issued by the Insurance Authority. For the avoidance of doubt, FTLife will not pay any indemnity commission, advance payment of commission or any commission not on an earned basis.

Part A

Basic Commission & Override

- A.1 FTLife will pay Basic Commission on Premiums due and received by FTLife in respect of the Qualifying Policy on an earned basis and override (if any).
- A.2 The total amount of Basic Commission payable will be calculated as a percentage of the Premium received by FTLife (which is subject to change from time to time) while the total amount of Override payable will be calculated as a percentage of the 1st year Basic Commission and the renewal commission (if applicable) actually received by the Intermediary (which is subject to change from time to time) in accordance with the following table: -

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
5-Year Term Life	Y	36	12	3	3	3	3	3	3	3	3	N/A	115	0	0
20-Year Term Life	Y	40.5	15	3	3	3	3	3	3	3	3	N/A	115	0	0
10 Year Renewable CI Protector	Y	36	12	3	3	3	3	3	3	3	3	N/A	115	0	0
@MyLove Insurance Plan I															
(Premium Paying Period: 10 years with Issue Age <65)	N	32	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age >=65)	N	27	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age <65)	N	34	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age >=65)	N	29	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age <65)	N	36	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age >=65)	N	31	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age <65)	N	38	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age >=65)	N	33	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age <65)	N	40	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age >=65)	N	35	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age <65)	N	42	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	37	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age <65)	N	43	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age >=65)	N	38	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age <65)	N	44	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age >=65)	N	39	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age <65)	N	45	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	40	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age <65)	N	46	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age >=65)	N	41	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age >=65)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
													1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period			
@MyLove Insurance Plan II															
(Premium Paying Period: 10 years with Issue Age <65)	N	32	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age >=65)	N	27	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age <65)	N	34	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age >=65)	N	29	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age <65)	N	36	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age >=65)	N	31	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age <65)	N	38	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age >=65)	N	33	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age <65)	N	40	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age >=65)	N	35	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age <65)	N	42	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	37	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age <65)	N	43	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age >=65)	N	38	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age <65)	N	44	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age >=65)	N	39	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age <65)	N	45	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	40	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age <65)	N	46	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age >=65)	N	41	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age >=65)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Accidental Death & Dismemberment [^]	Y	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0
All-in-One Critical Illness Protector (attached to Term Life 100 Insurance Plan) [^]	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
All-in-One Critical Illness Protector (Level Premium) [^] (Premium Paying Period: 15 years)	N	38	12	3	3	3	3	3	3	3	3	N/A	85	90	0
(Premium Paying Period: 18 years)	N	45	15	3	3	3	3	3	3	3	3	N/A	85	90	0
(Premium Paying Period: 25 years)	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
(Premium Paying Period: pay to age 80)	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
All-in-One Critical Illness Protector (Yearly Renewable) [^]	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
Aviator Plus ^{2a}															
(Coverage Period: 5 years)	N	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15	0	0
(Coverage Period: 10 years)	N	4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
"Be With You" Personal Accident Plan ³	N	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	130	0	0
"BetterCare" Medical Insurance Plan (For Migration) (Basic Plan) (policy submission received before 5 August 2019)															
(with Issue Age <65)	Y	21	15	15	15	15	15	15	15	15	15	2	130	0	0
(with Issue Age ≥65)	Y	16	15	15	15	15	15	15	15	15	15	2	130	0	0
"BetterCare" Medical Insurance Plan (For Migration) (Basic Plan) (policy submission received on or after 5 August 2019)															
(with Issue Age <65)	Y	15	15	15	15	15	15	15	15	15	15	2	130	0	0
(with Issue Age ≥65)	Y	10	15	15	15	15	15	15	15	15	15	2	130	0	0
"BetterCare" Medical Insurance Plan (For Migration) (Rider) ^															
(with Issue Age <65)	Y	20	10	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age ≥65)	Y	15	10	5	5	4	3	2	2	2	2	2	130	0	0
"BetterCare" Medical Insurance Plan (For New Business) (Basic Plan)															
(with Issue Age <65)	Y	20	10	10	10	10	9	8	7	6	5	2	130	0	0
(with Issue Age ≥65)	Y	15	10	10	10	10	9	8	7	6	5	2	130	0	0
"BetterCare" Medical Insurance Plan (For New Business) (Rider) ^															
(with Issue Age <65)	Y	30	8	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age ≥65)	Y	25	8	5	5	4	3	2	2	2	2	2	130	0	0
Cheers Plus ⁴															
(Premium Paying Period: 5 years)	N	10	2.5	2.5	2.5	2.5	N/A	N/A	N/A	N/A	N/A	N/A	90	90	90
(Premium Paying Period: 10 years)	N	28	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	N/A	90	90	90
(Premium Paying Period: 15 years)	N	35	4	4	4	4	4	4	4	4	4	N/A	90	90	90
(Premium Paying Period: 20 years)	N	45	5	5	5	5	5	5	5	5	5	N/A	90	90	90
(FTLife will pay 2.4% of any subsequent top-up premiums and/or lump sum premiums of the Qualifying Policy paid by the Policyholder and received by FTLife as the 1 st Year Basic Commission.)															
CI 100 Protector (policy submission received on or before 31 December 2016)	Y	60	10	5	3	3	3	3	3	3	3	N/A	50	400	0
CI 100 Protector (policy submission received on or after 1 January 2017)	N	50	15	5	5	5	5	5	5	5	5	N/A	50	400	0
Complementary Personal Accident Plan (Plan 1/2/3) ⁴	N	33	23	23	23	23	23	23	23	23	23	23	115	0	0
Complementary Personal Accident Plan (Plan 4) ⁴	N	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
Disability Protector															
(Waiting Period: 14 or 30 Days)	Y	48	16	5	5	5	5	5	5	5	5	N/A	85	100	0
(Waiting Period: 60 or 90 Days)	Y	42	14	5	5	5	5	5	5	5	5	N/A	85	100	0
(Waiting Period: 120 or 180 Days)	Y	36	12	5	5	5	5	5	5	5	5	N/A	85	100	0
Extra Care Protector @60 [^]															
Premium Paying Period 5 years	Y	24	8	3	3	3	N/A	N/A	N/A	N/A	N/A	N/A	85	90	0
Premium Paying Period 6 years	Y	30	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	85	90	0
Premium Paying Period 7 years	Y	36	12	3	3	3	3	3	N/A	N/A	N/A	N/A	85	90	0
Premium Paying Period 8 years	Y	42	14	3	3	3	3	3	3	N/A	N/A	N/A	85	90	0
Premium Paying Period 9 years	Y	48	16	3	3	3	3	3	3	3	N/A	N/A	85	90	0
Premium Paying Period 10 - 60 years	Y	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
Extra Care Protector @80 [^]	Y	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
Fortune 100 Insurance Premier Plan															
(Premium Paying Period: 2 years with Issue Age <65)	N	10	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 2 years with Issue Age >=65)	N	5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 5 years with Issue Age <65)	N	18	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 5 years with Issue Age >=65)	N	13	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age <65)	N	28	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age >=65)	N	23	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age <65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	30	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age <65)	N	40	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
Fortune 100 Insurance Protection Plan															
(Premium Paying Period: 9 years with Issue Age <65)	N	28	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age >=65)	N	23	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age <65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	30	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age <65)	N	40	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
Fortune Saver Insurance Plan (Single Premium) ^{4,5}	N	3.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130	0	0
Fortune Saver Insurance Plan II (Single Premium)	N	3.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
"Glorious" Comprehensive Accident Indemnity [^]	Y	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
Health@Ease Critical Illness Protector (Premium Paying Period: 15 years)	N	35	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years)	N	45	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
"HealthCare 168" Critical Illness Protector 2 (Premium Paying Period: 10 years)	Y	28	5	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 15 years)	Y	38	10	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 20 years)	Y	43	19	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 25 years)	Y	44	25	3	3	3	3	0	0	0	0	N/A	120	60	0
"HealthCare Choice" Critical Illness Protector	Y	50	15	3	3	3	3	3	3	3	3	N/A	90	90	0
"IncomePro" Annuity Plan (Premium Paying Period: 1 year)	Y	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 2 years)	Y	4.5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 3 years)	Y	8	2	1.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 4 years)	Y	12	2	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 5 years)	Y	14	2	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 6 years)	Y	16.5	3	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 7 years)	Y	19	4	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 8 years)	Y	21.5	5	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 9 years)	Y	24	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 10 years)	Y	26	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 11 years)	Y	28	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 12 years)	Y	30	5	2	2	2	2	2	N/A	N/A	N/A	N/A	100	0	0
"IncomePro" Annuity Plan (Single Premium) (with Issue Age <76)	N	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(with Issue Age >=76)	N	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
"Joyful Life" Insurance Plan (Premium Paying Period: 10 years with Issue Age <65)	N	32	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age 65-70)	N	27	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age <65)	N	42	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age 65-70)	N	37	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Juvenile Complementary Personal Accident Plan ⁴	N	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
Legend ^{6a}															
(with Issue Age <65)	N	3.6	0.6% of AV	0.6% of AV	0.6% of AV	0.6% of AV	N/A	N/A	N/A	N/A	N/A	N/A	40	0	0
(with Issue Age >=65)	N	3	0.6% of AV	0.6% of AV	0.6% of AV	0.6% of AV	N/A	N/A	N/A	N/A	N/A	N/A	40	0	0
(AV means the value of all investment choices in the policy account.)															
"MediCare" Medical Insurance Plan (Basic Plan)															
(with Issue Age <65)	N	27	10	10	10	10	9	8	7	6	5	2	130	0	0
(with Issue Age >=65)	N	22	10	10	10	10	9	8	7	6	5	2	130	0	0
"MediCare" Medical Insurance Plan (Rider) [^]															
(with Issue Age <65)	N	38	8	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age >=65)	N	33	8	5	5	4	3	2	2	2	2	2	130	0	0
"MediEase" Hospital Cash Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
"MediEase" Surgical Benefit Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
"MediEase" Top Up Medical Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
MediGold Plus Insurance Plan															
(with Issue Age <65)	Y	27	15	15	15	12	12	12	10	10	10	8	110	0	0
(with Issue Age 65-70)	Y	22	15	15	15	12	12	12	10	10	10	8	110	0	0
(with Issue Age 71-75)	Y	17	15	15	15	12	12	12	10	10	10	8	110	0	0
"MediSave" Major Medical Rider [^]															
(with Issue Age <65)	N	28	15	13	12	10	8	5	3	3	3	2	130	0	0
(with Issue Age >=65)	N	23	15	13	12	10	8	5	3	3	3	2	130	0	0
"MediSave" Medical Account															
(Premium Paying Period: 10 years with Issue Age <65)	N	25	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age 65-70)	N	20	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age >=71)	N	15	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age <65)	N	27	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age 65-70)	N	22	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age >=71)	N	17	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age <65)	N	29	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age 65-70)	N	24	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age >=71)	N	19	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age <65)	N	31	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age 65-70)	N	26	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age >=71)	N	21	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age <65)	N	33	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age 65-70)	N	28	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age >=71)	N	23	16	5	4	3	3	3	3	3	3	N/A	90	90	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
													1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period			
(Premium Paying Period: 15 years with Issue Age <65)	N	35	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age 65-70)	N	30	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age <65)	N	37	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age 65-70)	N	32	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age <65)	N	39	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age 65-70)	N	34	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age <65)	N	41	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age 65-70)	N	36	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age <65)	N	43	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age 65-70)	N	38	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age <65)	N	45	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age 65-70)	N	40	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 21 years with Issue Age <65)	N	46	17	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 21 years with Issue Age 65-70)	N	41	17	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 22 years with Issue Age <65)	N	46	18	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 22 years with Issue Age 65-70)	N	41	18	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 23 years with Issue Age <65)	N	47	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 23 years with Issue Age 65-70)	N	42	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 24 years with Issue Age <65)	N	47	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 24 years with Issue Age 65-70)	N	42	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 26 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 26 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 27 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 27 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 28 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 28 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 29 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 29 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
"Multi-Care Premier Protector" [^]	N	54	18	3	3	3	3	3	3	3	3	N/A	85	150	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
Oscar ^a															
(Premium Payment Period: 5 years)	N	6	1.5	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	130	130	130
(Premium Payment Period: 10 years)	N	16	3.2	3.2	3.2	3.2	3.2	N/A	N/A	N/A	N/A	N/A	130	130	130
(Premium Payment Period: 15 years)	N	22	4.4	4.4	4.4	4.4	4.4	N/A	N/A	N/A	N/A	N/A	130	130	130
(Premium Payment Period: 20 years)	N	28	5.6	5.6	5.6	5.6	5.6	N/A	N/A	N/A	N/A	N/A	130	130	130
(Premium Payment Period: 25 years)	N	34	6.8	6.8	6.8	6.8	6.8	N/A	N/A	N/A	N/A	N/A	130	130	130
(FTLife will pay 2.0% of any subsequent top-up premiums and/or lump sum premiums of the Qualifying Policy paid by the Policyholder and received by FTLife as the 1 st Year Basic Commission.)															
Payor Benefit at Death ^a		Same as the basic plan or the rider (as the case may be) being attached to.											85	90	0
Payor Benefit at Death or Disability ^a		Same as the basic plan or the rider (as the case may be) being attached to.											85	90	0
Platinum Term Plan															
(Guaranteed Level Premium for the first 10 years)	N	38	10	3	3	3	3	3	3	3	3	N/A	130	0	0
(Guaranteed Level Premium for the first 20 years)	N	40	10	3	3	3	3	3	3	3	3	N/A	130	0	0
Prosperous Deferred Annuity Plan															
(Premium Paying Period: 5 years)	Y	11	1	1	1	1	N/A	N/A	N/A	N/A	N/A	N/A	110	0	0
(Premium Paying Period: 9 years)	Y	20	2	2	2	2	2	N/A	N/A	N/A	N/A	N/A	110	0	0
Regal Premier Saver															
(Premium Paying Period: 8 years with Issue Age <65)	N	30	13	5	4	3	3	3	3	N/A	N/A	N/A	90	90	0
(Premium Paying Period: 8 years with Issue Age 65-70)	N	25	13	5	4	3	3	3	3	N/A	N/A	N/A	90	90	0
(Premium Paying Period: 8 years with Issue Age 71-75)	N	20	13	5	4	3	3	3	3	N/A	N/A	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age <65)	N	40	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age 65-70)	N	35	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Regent Elite Insurance Plan (Premier) ⁷															
(Premium Paying Period: 5 years)	N	25	3	2	2	1	N/A	N/A	N/A	N/A	N/A	N/A	190	0	0
Regent Insurance Plan 2 (Global Premier) (5-year version) ⁸															
(Premium Paying Period: 2 years)	N	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
(Premium Paying Period: 5 years)	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
(Premium Paying Period: 10 years)	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
Regent Insurance Plan 2 (Premier Version) ⁸															
(Premium Payment Period: 2 years)	N	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
(Premium Payment Period: 5 years)	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
(Premium Payment Period: 10 years)	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
Regent Prime Insurance Plan (Premier) (Premium Paying Period: 2 years) (Premium Paying Period: 5 years) ⁷	N	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	190	0	0
	N	25	3	2	2	1	N/A	N/A	N/A	N/A	N/A	N/A	190	0	0
"RewardPro" Insurance Plan (Premium Paying Period: 5 years)	N	19	2	2	1	1	N/A	N/A	N/A	N/A	N/A	N/A	145	0	0
Signature Life Insurance Plan	N	4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
"Smart Student" Personal Accident Plan ⁴	N	18	18	18	18	18	18	18	18	18	18	18	115	0	0
"Smiley Kid" Critical Illness Insurance Plan (HK dollars) (Premium Paying Period: 5 years)	Y	13	5	3	3	3	N/A	N/A	N/A	N/A	N/A	N/A	115	0	0
(Premium Paying Period: 10 years)	Y	20	15	3	3	3	3	3	3	3	3	N/A	115	0	0
(Premium Paying Period: 15 years)	Y	28	15	3	3	3	3	3	3	3	3	N/A	115	0	0
"Smiley Kid" Critical Illness Insurance Plan (US dollars) (Premium Paying Period: 5 years)	Y	17	5	3	3	3	N/A	N/A	N/A	N/A	N/A	N/A	115	0	0
(Premium Paying Period: 10 years)	Y	25	15	3	3	3	3	3	3	3	3	N/A	115	0	0
(Premium Paying Period: 15 years)	Y	35	15	3	3	3	3	3	3	3	3	N/A	115	0	0
"Super Care" Personal Accident Plan ⁴	N	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0
"Super Care" Personal Accident Plan II ³	N	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	130	0	0
Supplementary Dental Benefit [^]	Y	5	5	5	5	5	5	5	3	3	3	3	110	0	0
Supplementary Maternity Benefit [^]	Y	5	5	5	5	5	5	5	3	3	3	3	110	0	0
Supplementary Out-patient Benefit [^]	Y	27	10	10	10	10	10	10	3	3	3	3	110	0	0
"TargetCare" Cancer Plan (Basic Plan) (with Issue Age <65)	N	46	15	3	3	3	3	3	3	3	3	N/A	90	90	0
(with Issue Age ≥65)	N	42	15	3	3	3	3	3	3	3	3	N/A	90	90	0
"TargetCare" Cancer Plan (Rider) [^] (with Issue Age <65)	N	50	18	3	3	3	3	3	3	3	3	N/A	90	90	0
(with Issue Age ≥65)	N	42	18	3	3	3	3	3	3	3	3	N/A	90	90	0
Term Life 100 Insurance Plan (policy submission received on or before 31 December 2016)	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
Term Life 100 Insurance Plan (policy submission received on or after 1 January 2017)	N	50	22	5	5	5	5	5	5	5	5	N/A	85	90	0
"TopCare" Medical Insurance Plan (Basic Plan) (with Issue Age <65)	Y	25	10	10	10	10	9	8	7	6	5	2	130	0	0
(with Issue Age ≥65)	Y	20	10	10	10	10	9	8	7	6	5	2	130	0	0

Policy Plans	Extra 10% of 1 st year basic commission if annual mode ¹	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the (1 st or 2 nd Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
		1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year	6 th Year	7 th Year	8 th Year	9 th Year	10 th Year	Up to premium payment period	1 st Year Basic Commission	2 nd Year Basic Commission	From 3 rd Year Basic Commission up to premium paying period
"TopCare" Medical Insurance Plan (Rider Plan) [^]															
(with Issue Age <65)	Y	35	8	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age ≥65)	Y	30	8	5	5	4	3	2	2	2	2	2	130	0	0
Waiver of Premium [^]		Same as the basic plan or the rider (as the case may be) being attached to.											50	400	0
"Wealth Achiever" Universal Life Plan II	N	2.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130	0	0
"WiseCare" Medical Insurance Plan (Basic Plan)															
(with Issue Age <65)	Y	13	2	2	2	2	2	2	2	2	2	2	130	0	0
(with Issue Age ≥65)	Y	8	2	2	2	2	2	2	2	2	2	2	130	0	0
"WiseCare" Medical Insurance Plan (Rider) [^]															
(with Issue Age <65)	Y	18	2	2	2	2	2	2	2	2	2	2	130	0	0
(with Issue Age ≥65)	Y	13	2	2	2	2	2	2	2	2	2	2	130	0	0

Remarks:

- 1 If the policy plan is issued with full first year annual Premium received by FTLife, FTLife will pay an additional 1st year basic commission of 10%. However, this is not applicable to (i) policy plan in which the change of payment mode is made only after the date of issue; and (ii) those plans marked with "N" in the above table.
- 2 For Aviator Plus, the Intermediary will repay the first year Basic Commission paid by FTLife in respect of the Aviator Plus immediately upon demand if the Insured dies of any cause other than accidental death within 12 months from the policy's effective date as Clawback under the Agreement.
- 3 For attained age below 61, the commission rate for both first year and subsequent years is 25%. For attained age 61 or above, the commission rate for both first year and subsequent years is 20%.
- 4 Plan will not be offered for sale from 4 May 2020 and the last submission date is 3 June 2020.
- 5 For the policy plans that the relevant application forms are received by FTLife from 1 April 2020 to 3 June 2020 with relevant policies issued subsequently, extra 10% override will be given. That is, the override will be revised from 130% to 140%.
- 6 For Legend, the Intermediary will repay the first year Basic Commission paid by FTLife in respect of the Legend immediately upon demand if the Insured dies of any cause other than accidental death within 12 months from the policy's effective date as Clawback under the Agreement.
- 7 For the policy plans "Regent Elite Insurance Plan (Premier)" and "Regent Prime Insurance Plan (Premier)" with Premium Payment Period 5 years that the relevant application forms are received by FTLife from 1 April 2020 to 30 June 2020 with relevant policies issued subsequently, extra 10% override will be given. That is, the override will be revised from 190% to 200%.
- 8 For the policy plans that the relevant application forms are received by FTLife from 1 April 2020 to 30 June 2020 with relevant policies issued subsequently, extra 18% override will be given. That is, the override will be revised from 170% to 188%.

[^] For policy plans marked with[^], they are only available as riders (if applicable).

[^] For policy plans marked with[^], they are only available to a Licensed Insurance Broker Company whose permitted line(s) of business (upon approval by the Insurance Authority or any equivalent approving authorities) include investment-linked long term insurance.

Part B

Trail Commission

B.1 FTLife will pay the Trail Commission for each complete Quarter after the First Year until the end of the premium paying period. The total amount of Trail Commission payable will be calculated as a percentage of the top-up account value (which is subject to change from time to time) in accordance with the following table and payable quarterly in arrears within 30 Business Days after the end of the relevant Quarter: -

<i>Policy Plans</i>	Trail Commission as a Percentage of Top-up Account Value
	From 2 nd Year to the end of the Premium Paying Period
Cheers Plus	0.0375% (i.e. equivalent to 0.15% p.a)
Oscar	0.0375% (i.e. equivalent to 0.15% p.a)

Part C

C.1 At any time, the total amount of the sum of Basic Commission, Override and Trail Commission paid or payable since policy issue must not exceed the total Premium received by the Company since the policy issue. The Company shall withhold the Excess Commission (if any). Additional Premium subsequently received by the Company will trigger release to the Intermediary of an equivalent amount (or a lesser sum, as the case maybe) of the Excess Commission so withheld (if any), subject to other provisions of this Agreement, Applicable Laws and Regulations and all laws and regulations applicable to FTLife.

Date: 4 May 2020