

By Email

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

28 September 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, for the products "Regent Insurance Plan 2 (Premier Version)", "Regent Insurance Plan 2 (Global Premier) (5-year version)", "Regent Elite Insurance Plan (Premier)" and "Regent Prime Insurance Plan (Premier)", FTLife will revise the remarks (as follows) to the Commission and Bonus Schedule for Life Insurance Product. The said revised remarks will take effect from 1 October 2020.

Revised Remark for "Regent Insurance Plan 2 (Premier Version)" and "Regent Insurance Plan 2 (Global Premier) (5-year version)"

- (I) For the policy plans "*Regent Insurance Plan 2 (Premier Version)*" and "*Regent Insurance Plan 2 (Global Premier) (5-year version)*" that the relevant application forms are received by FTLife from 1 October 2020 to 31 December 2020 with relevant policies issued subsequently, extra 18% override will be given. That is, the override will be revised from 170% to 188%.
- (II) For the policy plans "*Regent Insurance Plan 2 (Premier Version)*" with *Premium Payment Period 5 years* and "*Regent Insurance Plan 2 (Global Premier) (5-year version)*" with *Premium Payment Period 5 years* that are issued on or before 31 December 2020 with (i) first year annual Premiums fully paid; (ii) the relevant application forms are received by FTLife from 1 March 2020 to 31 December 2020 (both dates inclusive); and (iii) another valid basic plan of "HealthCare 168" Critical Illness Protector or "HealthCare 168" Critical Illness Protector 2 or MediGold Plus Insurance Plan issued to the same Policy Owner remains in force in January 2021, an extra 38% override will be given. That is, the relevant override will be revised from 170% to 208% which will be released by the end of February 2021.

Revised Remark for “Regent Elite Insurance Plan (Premier)” and “Regent Prime Insurance Plan (Premier)”

- (I) 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 October 2020 to 31 December 2020 with relevant policies issued subsequently, extra 10% override will be given. That is, the override will be revised from 190% to 200%.
- (II) For the policy plans “*Regent Elite Insurance Plan (Premier)*” with *Premium Payment Period 5 years* and “*Regent Prime Insurance Plan (Premier)*” with *Premium Payment Period 5 years* that are issued on or before 31 December 2020 with (i) first year annual Premiums fully paid; (ii) the relevant application forms are received by FTLife from 1 March 2020 to 31 December 2020 (both dates inclusive); and (iii) another valid basic plan of “HealthCare 168” Critical Illness Protector or “HealthCare 168” Critical Illness Protector 2 or MediGold Plus Insurance Plan issued to the same Policy Owner remains in force in January 2021, an extra 30% override will be given. That is, the relevant override will be revised from 190% to 220% which will be released by the end of February 2021.

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)



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Authorised Signatory