

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

20 April 2021

PARICH WEALTH MANAGEMENT LIMITED

Dear Sir/Madam,

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 Regent Elite Insurance Plan II (Premier) and Regent Prime Insurance Plan II (Premier) as part of its Products to be offered for sale with effect from 22 April 2021. The Commission Schedule for this product is listed below.

Policy Plans	Extra 10% of 1 st year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 st Year 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	
Regent Elite Insurance Plan II (Premier) (Premium Paying Period: 2 years with Issue Age 0-64) (Premium Paying Period: 2 years with Issue Age 65) (Premium Paying Period: 2 years with Issue Age 66) (Premium Paying Period: 2 years with Issue Age 67) (Premium Paying Period: 2 years with Issue Age 68) (Premium Paying Period: 2 years with Issue Age 69) (Premium Paying Period: 2 years with Issue Age 70) (Premium Paying Period: 2 years with Issue Age 71) (Premium Paying Period: 2 years with Issue Age 72) (Premium Paying Period: 2 years with Issue Age 73) (Premium Paying Period: 2 years with Issue Age 74) (Premium Paying Period: 2 years with Issue Age 75)	N	10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	8.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	8.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	8.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	7.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
Regent Prime Insurance Plan II (Premier) (Premium Paying Period: 2 years with Issue Age 0-64) (Premium Paying Period: 2 years with Issue Age 65) (Premium Paying Period: 2 years with Issue Age 66) (Premium Paying Period: 2 years with Issue Age 67) (Premium Paying Period: 2 years with Issue Age 68) (Premium Paying Period: 2 years with Issue Age 69)	N	10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210
	N	8.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210

Policy Plans	Extra 10% of 1 st year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)												Override as a Percentage of the 1 st Year 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		
(Premium Paying Period: 2 years with Issue Age 70)	N	8.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	
(Premium Paying Period: 2 years with Issue Age 71)	N	8.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	
(Premium Paying Period: 2 years with Issue Age 72)	N	8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	
(Premium Paying Period: 2 years with Issue Age 73)	N	7.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	
(Premium Paying Period: 2 years with Issue Age 74)	N	7.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	
(Premium Paying Period: 2 years with Issue Age 75)	N	7.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	

For the product Regent Prime Insurance Plan (Premier), FTLife will add the remark (as follows) to the Commission and Bonus Schedule for Life Insurance Product. The said remark will take effect from 22 April 2021.

New Remark for Regent Prime Insurance Plan (Premier)

For the policy plans “*Regent Prime Insurance Plan (Premier)*” with Premium Payment Period 2 years Plan will not be offered for sale from 22 April 2021 and the last submission date is 21 May 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)



 Authorised Signatory