

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

24 September 2021

ZUU DIGITAL FINANCIAL SERVICES LIMITED

Dear Sir/Madam,

Agreement between ZUU DIGITAL FINANCIAL SERVICES 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 ComboPro Insurance Plan, Regent Elite Insurance Plan II (Premier) (5-Pay) and Regent Prime Insurance Plan II (Premier) (5-Pay) as part of its Products to be offered for sale with effect from 27 September 2021. The Commission Schedule for these products are 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	
ComboPro Insurance Plan													
(with Issue Age 0-19)	Y	50	5	5	3	3	3	3	3	3	3	3	100
(with Issue Age 20-29)	Y	43	5	5	3	3	3	3	3	3	3	3	100
(with Issue Age 30-60)	Y	32	5	5	3	3	3	3	3	3	3	3	100
Regent Elite Insurance Plan II (Premier)													
(Premium Paying Period: 5 years with Issue Age 0-64)	N	25.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 65)	N	24.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 66)	N	23.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 67)	N	22.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 68)	N	21.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 69)	N	21.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 70)	N	20.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 71)	N	19.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 72)	N	18.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 73)	N	17.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 74)	N	17.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 75)	N	16.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198

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 Prime Insurance Plan II (Premier)													
(Premium Paying Period: 5 years with Issue Age 0-64)	N	25.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 65)	N	24.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 66)	N	23.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 67)	N	22.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 68)	N	21.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 69)	N	21.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 70)	N	20.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 71)	N	19.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 72)	N	18.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 73)	N	17.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 74)	N	17.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198
(Premium Paying Period: 5 years with Issue Age 75)	N	16.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198

Under below circumstance(s), FTLife will revise the relevant override(s) under the Commission and Bonus Schedule for Life Insurance Product as follows. The said revision will take effect from 27 September 2021.

Policy Plan	Premium Payment Period	Period for relevant application forms received by FTLife with relevant policies issued subsequently	Original Override	Revised Override
Regent Elite Insurance Plan II (Premier)	2 years	1 October 2021 - 31 December 2021	210%	220%

For the product Regent Elite Insurance Plan (Premier) and 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 27 September 2021.

New Remark for Regent Elite Insurance Plan (Premier) and Regent Prime Insurance Plan (Premier)

For the policy plans “Regent Elite Insurance Plan (Premier)” and “Regent Prime Insurance Plan (Premier)” will not be offered for sale from 27 September 2021 and the last submission date is 29 October 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