

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

19 October 2021

ZUU DIGITAL FINANCIAL SERVICES LIMITED

Dear Sir/Madam,

Re: 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 revise the commission schedule for the product Legend with effect from 20 October 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 %) (unless otherwise specified)											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	
Legend ^a (policy proposal generated on or before 19 October 2021)													
(with Issue Age <65)	N	3.60	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
(with Issue Age >=65)	N	3.00	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
(AV means the value of all investment choices in the policy account per annum.)													
Legend ^a (policy proposal generated on or after 20 October 2021)													
(with Issue Age <65)	N	4.30	N/A	N/A	N/A	N/A	0.1% of AV until policy termination						40
(with Issue Age >=65)	N	3.70	N/A	N/A	N/A	N/A	0.1% of AV until policy termination						40
(AV means the value of all investment choices in the policy account per annum.)													

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.

^aFor policy plans marked with^a, 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.

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