

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

4 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 relevant override(s) as mentioned in the Commission and Bonus Schedule for Life Insurance Product under below circumstance(s). The said revision will take effect from 1 October 2021 retroactively.

| Policy Plan | Premium Payment Period | Period for relevant application forms received by FTLife with relevant Qualifying Policies issued subsequently | Full first year annual Premium of each relevant Qualifying Policy (in HKD) (as of its issuance date) | Additional Override |
|--|------------------------|--|--|---------------------|
| Regent Elite Insurance Plan II (Premier) | 5 years | 1 October 2021 - 31 December 2021 | 156,000.00 – 389,999.99 | 2% |
| Regent Elite Insurance Plan II (Premier) | 5 years | 1 October 2021 - 31 December 2021 | >=390,000 | 4% |
| Regent Prime Insurance Plan II (Premier) | 5 years | 1 October 2021 - 31 December 2021 | 156,000.00 – 389,999.99 | 2% |
| Regent Prime Insurance Plan II (Premier) | 5 years | 1 October 2021 - 31 December 2021 | >=390,000 | 4% |

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.

As this is a special arrangement, please accept our apology for this belated notification. If you have any disagreement to the above, please inform the undersigned at 2591 8232 within 14 calendar days from the date of this letter.

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