

Our Ref. No. : 397636

(CONFIDENTIAL)

6 April 2022

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 add the remark to the following products of the Commission and Bonus Schedule for Life Insurance Product. The said remark will take effect from 11 April 2022.

- 10 Year Renewable CI Protector
- All-in-One Critical Illness Protector
- Aviator Plus
- CI 100 Protector
- Extra Care Protector @60
- Extra Care Protector @80
- "Glorious" Comprehensive Accident Indemnity
- Signature Life Insurance Plan
- "Smiley Kid" Critical Illness Insurance Plan

New Remark for 10 Year Renewable CI Protector, All-in-One Critical Illness Protector, Aviator Plus, CI 100 Protector, Extra Care Protector @60, Extra Care Protector @80, "Glorious" Comprehensive Accident Indemnity, Signature Life Insurance Plan and "Smiley Kid" Critical Illness Insurance Plan

Plan will not be offered for sale from 11 April 2022 and the last submission date is 11 May 2022.

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