

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

27 April 2022

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 amend the Commission and Bonus Schedule for Life Insurance Product with effect from 1 May 2022. The Commission Schedule for these products are listed below.

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 <sup>st</sup> Year Basic Commission actually received by the Intermediary (in %)
		1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	6 <sup>th</sup> Year	7 <sup>th</sup> Year	8 <sup>th</sup> Year	9 <sup>th</sup> Year	10 <sup>th</sup> Year	Up to premium payment period	
Regent Insurance Plan 2 (Global Premier) (5-year version) (policy submission received on or before 30 April 2022) (Premium Paying Period: 2 years) (Premium Paying Period: 5 years) (Premium Paying Period: 10 years)	N	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
Regent Insurance Plan 2 (Global Premier) (5-year version) (policy submission received on or after 1 May 2022) (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	10.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	9.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	9.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	9.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	9.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	8.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	8.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	8.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	8.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	7.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	7.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	7.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 <sup>st</sup> Year Basic Commission actually received by the Intermediary (in %)
		1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	6 <sup>th</sup> Year	7 <sup>th</sup> Year	8 <sup>th</sup> Year	9 <sup>th</sup> Year	10 <sup>th</sup> Year	Up to premium payment period	
Regent Insurance Plan 2 (Global Premier) (5-year version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 5 years with Issue Age 0-64) (Premium Paying Period: 5 years with Issue Age 65) (Premium Paying Period: 5 years with Issue Age 66) (Premium Paying Period: 5 years with Issue Age 67) (Premium Paying Period: 5 years with Issue Age 68) (Premium Paying Period: 5 years with Issue Age 69) (Premium Paying Period: 5 years with Issue Age 70) (Premium Paying Period: 5 years with Issue Age 71) (Premium Paying Period: 5 years with Issue Age 72) (Premium Paying Period: 5 years with Issue Age 73) (Premium Paying Period: 5 years with Issue Age 74) (Premium Paying Period: 5 years with Issue Age 75)	N	25.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	17.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	16.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
Regent Insurance Plan 2 (Global Premier) (5-year version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 10 years with Issue Age 0-64) (Premium Paying Period: 10 years with Issue Age 65) (Premium Paying Period: 10 years with Issue Age 66) (Premium Paying Period: 10 years with Issue Age 67) (Premium Paying Period: 10 years with Issue Age 68) (Premium Paying Period: 10 years with Issue Age 69) (Premium Paying Period: 10 years with Issue Age 70)	N	34.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	32.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	30.80	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	29.20	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	27.60	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	26.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
	N	24.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
Regent Insurance Plan 2 (Global Premier) (8-year version) (policy submission received on or before 30 April 2022) (Premium Paying Period: 2 years) (Premium Paying Period: 5 years) (Premium Paying Period: 10 years)	N	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 <sup>st</sup> Year Basic Commission actually received by the Intermediary (in %)
		1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year	6 <sup>th</sup> Year	7 <sup>th</sup> Year	8 <sup>th</sup> Year	9 <sup>th</sup> Year	10 <sup>th</sup> Year	Up to premium payment period	
Regent Insurance Plan 2 (Global Premier) (8-year version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 2 years with Issue Age 0-64)	N	10.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 65)	N	9.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 66)	N	9.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 67)	N	9.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 68)	N	9.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 69)	N	8.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 70)	N	8.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 71)	N	8.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 72)	N	8.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 73)	N	7.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 74)	N	7.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 2 years with Issue Age 75)	N	7.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170
Regent Insurance Plan 2 (Global Premier) (8-year version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 5 years with Issue Age 0-64)	N	25.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 65)	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 66)	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 67)	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 68)	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 69)	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 70)	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 71)	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 72)	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 73)	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 74)	N	17.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 75)	N	16.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 <sup>st</sup> Year Basic Commission actually received by the Intermediary (in %)
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Regent Insurance Plan 2 (Premier Version) (policy submission received on or before 30 April 2022) (Premium Payment Period: 2 years) (Premium Payment Period: 5 years) (Premium Payment Period: 10 years)	N N N	10 25 34	3 3 10	N/A 2 3	N/A 2 3	N/A 2 3	N/A N/A 3	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	170 170 170
Regent Insurance Plan 2 (Premier Version) (policy submission received on or after 1 May 2022) (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 N N N N N N N N N N N N	10.00 9.75 9.50 9.25 9.00 8.75 8.50 8.25 8.00 7.75 7.50 7.25	3 3 3 3 3 3 3 3 3 3 3 3	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	170 170 170 170 170 170 170 170 170 170 170 170 170

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											Override as a Percentage of the 1 <sup>st</sup> Year Basic Commission actually received by the Intermediary (in %)
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Regent Insurance Plan 2 (Premier Version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 5 years with Issue Age 0-64)	N	25.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 65)	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 66)	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 67)	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 68)	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 69)	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 70)	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 71)	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 72)	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 73)	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 74)	N	17.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 5 years with Issue Age 75)	N	16.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170
Regent Insurance Plan 2 (Premier Version) (policy submission received on or after 1 May 2022) (Premium Paying Period: 10 years with Issue Age 0-64)	N	34.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 65)	N	32.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 66)	N	30.80	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 67)	N	29.20	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 68)	N	27.60	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 69)	N	26.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170
(Premium Paying Period: 10 years with Issue Age 70)	N	24.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170

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