

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

28 June 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 attach an updated Commission and Bonus Schedule for Life Insurance Product. Such Commission and Bonus Schedule for Life Insurance Product dated 1 July 2022 shall supersede the Commission and Bonus Schedule for Life Insurance Product issued to you before and shall not affect the rate of Basic Commission and Override payable on Referral Business submitted prior to the effective date of this amended Commission and Bonus Schedule, namely 1 July 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)



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Authorised Signatory

## Commission Schedule

### **Commission and Bonus Schedule for Life Insurance Product**

This Commission and Bonus Schedule for Life Insurance Product is applicable to both the basic plan and the rider (if any) of the Qualifying Policy irrespective of the residence of the relevant insured (to the extent permitted by law).

In this Commission and Bonus Schedule for Life Insurance Product, unless the context otherwise requires:

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“Basic Commission”	means the amount expressed as a percentage of the Premium in respect of a Product to be calculated in accordance with paragraph A.2 of this Schedule.
“Override”	means the amount expressed as a percentage of the Basic Commission in respect of a Product to be calculated in accordance with A.2 of this Schedule, which percentage is subject to review and change from time to time by FTLife at its entire discretion. FTLife will notify the Intermediary of any such change.
“Trail Commission”	means the amount calculated and payable as set out in Part B of this Schedule.
“Excess Commission”	means the amount of the sum of Basic Commission, Override and Trail Commission which exceed the total amount of Premium received.
“First Year”	means the first year the Qualifying Policy is in force.
“Quarter”	means each calendar quarter ending at the end of March, June, September and December respectively.

Notwithstanding anything stated in this Commission and Bonus Schedule for Life Insurance Product, FTLife shall not pay any Basic Commission, Override, Trail Commission, Excess Commission or remuneration in whatsoever format to the Intermediary which is in breach of any applicable laws and regulations, including without limitation, Guideline on Underwriting Class C Business and Guideline on Underwriting Long Term Insurance Business (Other Than Class C Business) issued by the Insurance Authority. For the avoidance of doubt, FTLife will not pay any indemnity commission, advance payment of commission or any commission not on an earned basis.

### Part A

#### **Basic Commission & Override**

- A.1 FTLife will pay Basic Commission on Premiums due and received by FTLife in respect of the Qualifying Policy on an earned basis and override (if any).
- A.2 The total amount of Basic Commission payable will be calculated as a percentage of the Premium received by FTLife (which is subject to change from time to time) while the total amount of Override payable will be calculated as a percentage of the 1st year Basic Commission and the renewal commission (if applicable) actually received by the Intermediary (which is subject to change from time to time) in accordance with the following table: -

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
5-Year Term Life Plan	Y	36	12	3	3	3	3	3	3	3	3	N/A	115	0	0
20-Year Term Life Plan	Y	40.5	15	3	3	3	3	3	3	3	3	N/A	115	0	0
@MyLove Insurance Plan II															
(Premium Paying Period: 10 years with Issue Age <65)	N	32	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age >=65)	N	27	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age <65)	N	34	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 11 years with Issue Age >=65)	N	29	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age <65)	N	36	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 12 years with Issue Age >=65)	N	31	14	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age <65)	N	38	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 13 years with Issue Age >=65)	N	33	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age <65)	N	40	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 14 years with Issue Age >=65)	N	35	15	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age <65)	N	42	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	37	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age <65)	N	43	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age >=65)	N	38	17	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age <65)	N	44	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age >=65)	N	39	18	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age <65)	N	45	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	40	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age <65)	N	46	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age >=65)	N	41	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: >=20 years with Issue Age >=65)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Accidental Death and Dismemberment <sup>1</sup>	Y	21.99	23	23	23	23	23	23	23	23	23	23	115	0	0
"Be With You" Personal Accident Plan <sup>2</sup>	N	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	130	0	0
BetterCare Medical Insurance Plan (For Migration) (Basic Plan) (policy submission received before 5 August 2019)															
(with Issue Age <65)	Y	21	15	15	15	15	15	15	15	15	15	2	130	0	0
(with Issue Age >=65)	Y	16	15	15	15	15	15	15	15	15	15	2	130	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
BetterCare Medical Insurance Plan (For Migration) (Basic Plan) (policy submission received on or after 5 August 2019) (with Issue Age <65)	Y	15	15	15	15	15	15	15	15	15	15	2	130	0	0
(with Issue Age >=65)	Y	10	15	15	15	15	15	15	15	15	15	2	130	0	0
BetterCare Medical Insurance Plan (For Migration) (Rider) ^															
(with Issue Age <65)	Y	20	10	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age >=65)	Y	15	10	5	5	4	3	2	2	2	2	2	130	0	0
BetterCare Medical Insurance Plan (For New Business) (Basic Plan)															
(with Issue Age <65)	Y	20	10	10	10	10	9	8	7	6	5	2	130	0	0
(with Issue Age >=65)	Y	15	10	10	10	10	9	8	7	6	5	2	130	0	0
BetterCare Medical Insurance Plan (For New Business) (Rider) ^															
(with Issue Age <65)	Y	30	8	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age >=65)	Y	25	8	5	5	4	3	2	2	2	2	2	130	0	0
Cheers Plus <sup>a</sup> (Premium Paying Period: 5 years)	N	10	2.5	2.5	2.5	2.5	N/A	N/A	N/A	N/A	N/A	N/A	90	90	90
(Premium Paying Period: 10 years)	N	28	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	3.2	N/A	90	90	90
(Premium Paying Period: 15 years)	N	35	4	4	4	4	4	4	4	4	4	N/A	90	90	90
(Premium Paying Period: 20 years)	N	45	5	5	5	5	5	5	5	5	5	N/A	90	90	90
(FTLife will pay 2.4% of any subsequent top-up premiums and/or lump sum premiums of the Qualifying Policy paid by the Policyholder and received by FTLife as the 1 <sup>st</sup> Year Basic Commission.)															
ComboPro Insurance Plan															
(with Issue Age 0-19)	Y	50	5	5	3	3	3	3	3	3	3	3	100	0	0
(with Issue Age 20-29)	Y	43	5	5	3	3	3	3	3	3	3	3	100	0	0
(with Issue Age 30-60)	Y	32	5	5	3	3	3	3	3	3	3	3	100	0	0
Disability Protector (Waiting Period: 14 or 30 Days)	Y	48	16	5	5	5	5	5	5	5	5	N/A	85	100	0
(Waiting Period: 60 or 90 Days)	Y	42	14	5	5	5	5	5	5	5	5	N/A	85	100	0
(Waiting Period: 120 or 180 Days)	Y	36	12	5	5	5	5	5	5	5	5	N/A	85	100	0
"FlexiCare" Medical Insurance Plan (Basic Plan)															
(with Issue Age <65)	Y	25	9	9	9	9	9	8	8	7	6	2	110	0	0
(with Issue Age >=65)	Y	20	9	9	9	9	9	8	8	7	6	2	110	0	0
"FlexiCare" Medical Insurance Plan (Rider)															
(with Issue Age <65)	Y	35	8	5	5	4	3	2	2	2	2	2	110	0	0
(with Issue Age >=65)	Y	30	8	5	5	4	3	2	2	2	2	2	110	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
													1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
		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			
Fortune 100 Insurance Premier Plan (Premium Paying Period: 2 years with Issue Age <65)	N	10	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 2 years with Issue Age >=65)	N	5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 5 years with Issue Age <65)	N	18	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 5 years with Issue Age >=65)	N	13	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age <65)	N	28	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age >=65)	N	23	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age <65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	30	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age <65)	N	40	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
Fortune 100 Insurance Protection Plan (Premium Paying Period: 9 years with Issue Age <65)	N	28	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 9 years with Issue Age >=65)	N	23	3	2	2	2	2	2	2	2	N/A	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age <65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 15 years with Issue Age >=65)	N	30	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age <65)	N	40	3	2	2	2	2	2	2	2	2	N/A	105	0	0
(Premium Paying Period: 18 years with Issue Age >=65)	N	35	3	2	2	2	2	2	2	2	2	N/A	105	0	0
Fortune Saver Insurance Plan 3 (with Issue Age 0-64)	N	3.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 65)	N	3.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 66)	N	3.1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 67)	N	3.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 68)	N	2.9	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 69)	N	2.8	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 70)	N	2.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 71)	N	2.6	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 72)	N	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 73)	N	2.4	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age 74)	N	2.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
(with Issue Age >=75)	N	2.2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	140	0	0
Health@Ease Critical Illness Protector (Premium Paying Period: 15 years)	N	35	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years)	N	45	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
HealthCare 168 Plus Critical Illness Protector (Premium Paying Period: 10 years)	Y	28	5	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 15 years)	Y	38	10	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 20 years)	Y	48	11	3	3	3	3	0	0	0	0	N/A	120	60	0
(Premium Paying Period: 25 years)	Y	52	13	3	3	3	3	0	0	0	0	N/A	120	60	0
HealthCare Choice Critical Illness Protector	Y	50	15	3	3	3	3	3	3	3	3	N/A	90	90	0
IncomePro Annuity Plan (Premium Paying Period: 1 year)	Y	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 2 years)	Y	4.5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 3 years)	Y	8	2	1.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 4 years)	Y	12	2	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 5 years)	Y	14	2	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 6 years)	Y	16.5	3	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 7 years)	Y	19	4	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 8 years)	Y	21.5	5	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 9 years)	Y	24	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 10 years)	Y	26	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 11 years)	Y	28	5	2	2	2	2	N/A	N/A	N/A	N/A	N/A	100	0	0
(Premium Paying Period: 12 years)	Y	30	5	2	2	2	2	2	N/A	N/A	N/A	N/A	100	0	0
IncomePro Annuity Plan (Single Premium)															
(with Issue Age <76)	N	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
(with Issue Age >=76)	N	2.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100	0	0
Joyful Life Insurance Plan (Premium Paying Period: 10 years with Issue Age <65)	N	32	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 10 years with Issue Age 65-70)	N	27	13	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age <65)	N	42	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age 65-70)	N	37	16	5	4	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Legend <sup>3a</sup> (policy proposal generated on or before 19 October 2021)															
(with Issue Age <65)	N	3.6	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	0	0
(with Issue Age >=65)	N	3.0	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	0	0

(AV means the value of all investment choices in the policy account.)

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
Legend <sup>3a</sup> (policy proposal generated on or after 20 October 2021)  (with Issue Age <65)  (with Issue Age >=65)	N  N	4.3  3.7	N/A  N/A	N/A  N/A	N/A  N/A	N/A  N/A	0.1% of AV until policy termination  0.1% of AV until policy termination						40  40	0  0	0  0
(AV means the value of all investment choices in the policy account per annum.)															
MediCare Medical Insurance Plan (Basic Plan)  (with Issue Age <65)  (with Issue Age >=65)	N  N	27  22	10  10	10  10	10  10	10  10	9  9	8  8	7  7	6  6	5  5	2  2	130  130	0  0	0  0
MediCare Medical Insurance Plan (Rider) <sup>^</sup>  (with Issue Age <65)  (with Issue Age >=65)	N  N	38  33	8  8	5  5	5  5	4  4	3  3	2  2	2  2	2  2	2  2	2  2	130  130	0  0	0  0
MediEase Hospital Cash Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
MediEase Surgical Benefit Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
MediEase Top Up Medical Plan	Y	21	20	20	20	20	20	20	20	20	20	N/A	115	0	0
MediGold Plus Insurance Plan  (with Issue Age <65)  (with Issue Age 65-70)  (with Issue Age 71-75)	Y  Y  Y	27  22  17	15  15  15	15  15  15	15  15  15	12  12  12	12  12  12	12  12  12	10  10  10	10  10  10	10  10  10	8  8  8	110  110  110	0  0  0	0  0  0
MediSave Major Medical Rider <sup>^</sup>  (with Issue Age <65)  (with Issue Age >=65)	N  N	28  23	15  15	13  13	12  12	10  10	8  8	5  5	3  3	3  3	3  3	2  2	130  130	0  0	0  0
MediSave Medical Account (Premium Paying Period: 10 years with Issue Age <65) (Premium Paying Period: 10 years with Issue Age 65-70) (Premium Paying Period: 10 years with Issue Age >=71) (Premium Paying Period: 11 years with Issue Age <65) (Premium Paying Period: 11 years with Issue Age 65-70) (Premium Paying Period: 11 years with Issue Age >=71) (Premium Paying Period: 12 years with Issue Age <65) (Premium Paying Period: 12 years with Issue Age 65-70) (Premium Paying Period: 12 years with Issue Age >=71) (Premium Paying Period: 13 years with Issue Age <65) (Premium Paying Period: 13 years with Issue Age 65-70) (Premium Paying Period: 13 years with Issue Age >=71) (Premium Paying Period: 14 years with Issue Age <65) (Premium Paying Period: 14 years with Issue Age 65-70) (Premium Paying Period: 14 years with Issue Age >=71)	N  N														



Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) Basic Commission actually received by the Intermediary (in %)		
													1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
		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			
(Premium Paying Period: 15 years with Issue Age <65)	N	35	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 15 years with Issue Age 65-70)	N	30	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age <65)	N	37	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 16 years with Issue Age 65-70)	N	32	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age <65)	N	39	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 17 years with Issue Age 65-70)	N	34	16	5	4	3	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age <65)	N	41	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 18 years with Issue Age 65-70)	N	36	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age <65)	N	43	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 19 years with Issue Age 65-70)	N	38	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age <65)	N	45	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 20 years with Issue Age 65-70)	N	40	16	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 21 years with Issue Age <65)	N	46	17	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 21 years with Issue Age 65-70)	N	41	17	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 22 years with Issue Age <65)	N	46	18	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 22 years with Issue Age 65-70)	N	41	18	5	5	4	3	3	3	3	3	N/A	90	90	0
(Premium Paying Period: 23 years with Issue Age <65)	N	47	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 23 years with Issue Age 65-70)	N	42	18	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 24 years with Issue Age <65)	N	47	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 24 years with Issue Age 65-70)	N	42	19	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 25 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 26 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 26 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 27 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 27 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 28 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 28 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 29 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 29 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years with Issue Age <65)	N	48	20	5	5	5	4	4	3	3	3	N/A	90	90	0
(Premium Paying Period: 30 years with Issue Age 65-70)	N	43	20	5	5	5	4	4	3	3	3	N/A	90	90	0
Multi-Care Premier Protector <sup>^</sup>	N	54	18	3	3	3	3	3	3	3	3	N/A	85	150	0



Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
On Your Mind Insurance Plan (Smart Version) (Premium Paying Period: 6 years with Issue Age 0-64) (Premium Paying Period: 6 years with Issue Age 65-69) (Premium Paying Period: 6 years with Issue Age 70) (Premium Paying Period: 12 years with Issue Age 0-64) (Premium Paying Period: 12 years with Issue Age 65) (Premium Paying Period: 20 years with Issue Age 0-60) (Premium Paying Period: 25 years with Issue Age 0-55)	Y	19	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	14	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	9	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	36	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	31	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	37	13	2	2	2	2	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	40	20	2	2	2	2	N/A	N/A	N/A	N/A	N/A	140	140	0
On Your Mind Insurance Plan (Supreme Version) (Premium Paying Period: 6 years with Issue Age 0-64) (Premium Paying Period: 6 years with Issue Age 65-69) (Premium Paying Period: 6 years with Issue Age 70) (Premium Paying Period: 12 years with Issue Age 0-64) (Premium Paying Period: 12 years with Issue Age 65) (Premium Paying Period: 20 years with Issue Age 0-60) (Premium Paying Period: 25 years with Issue Age 0-55)	Y	19	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	14	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	9	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	36	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	31	1	1	1	1	1	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	37	13	2	2	2	2	N/A	N/A	N/A	N/A	N/A	140	140	0
	Y	40	20	2	2	2	2	N/A	N/A	N/A	N/A	N/A	140	140	0
Oscar <sup>2</sup> (Premium Payment Period: 5 years) (Premium Payment Period: 10 years) (Premium Payment Period: 15 years) (Premium Payment Period: 20 years) (Premium Payment Period: 25 years)	N	6	1.5	1.5	1.5	1.5	N/A	N/A	N/A	N/A	N/A	N/A	130	130	130
	N	16	3.2	3.2	3.2	3.2	3.2	N/A	N/A	N/A	N/A	N/A	130	130	130
	N	22	4.4	4.4	4.4	4.4	4.4	N/A	N/A	N/A	N/A	N/A	130	130	130
	N	28	5.6	5.6	5.6	5.6	5.6	N/A	N/A	N/A	N/A	N/A	130	130	130
	N	34	6.8	6.8	6.8	6.8	6.8	N/A	N/A	N/A	N/A	N/A	130	130	130
(FTLife will pay 2.0% of any subsequent top-up premiums and/or lump sum premiums of the Qualifying Policy paid by the Policyholder and received by FTLife as the 1 <sup>st</sup> Year Basic Commission.)															
Payor Benefit at Death <sup>^</sup>	Same as the basic plan or the rider (as the case may be) being attached to.												85	90	0
Payor Benefit at Death or Disability <sup>^</sup>	Same as the basic plan or the rider (as the case may be) being attached to.												85	90	0
Platinum Term Plan (Guaranteed Level Premium for the first 10 years) (Guaranteed Level Premium for the first 20 years)	N	38	10	3	3	3	3	3	3	3	3	N/A	130	0	0
	N	40	10	3	3	3	3	3	3	3	3	N/A	130	0	0
Prosperous Deferred Annuity Plan 2 (Premium Paying Period: 5 years) (Premium Paying Period: 9 years)	Y	11	1	1	1	1	N/A	N/A	N/A	N/A	N/A	N/A	160	0	0
	Y	20	2	2	2	2	2	N/A	N/A	N/A	N/A	N/A	160	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
Regent Elite Insurance Plan II (Premier) (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	10.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	9.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	9.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	9.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	9.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	8.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	8.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	8.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	8.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	7.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	7.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
	N	7.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
Regent Elite Insurance Plan II (Premier) (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	25.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	24.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	23.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	22.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	21.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	21.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	20.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	19.4	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	18.6	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	17.8	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	17.0	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
	N	16.2	3	0.5	0.3	0.3	N/A	N/A	N/A	N/A	N/A	N/A	198	0	0
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	0	0
	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
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	0	0
	N	9.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
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	0	0
	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	17.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	16.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
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	0	0
	N	32.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	30.80	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	29.20	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	27.60	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	26.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	24.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
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	0	0
	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
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) (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	0	0
	N	9.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
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) (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	0	0
	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
Regent Insurance Plan 2 (Global Premier) (8-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	0	0
	N	32.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	30.80	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	29.20	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	27.60	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	26.00	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	24.40	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0
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	10	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	25	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	34	10	3	3	3	3	N/A	N/A	N/A	N/A	N/A	170	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
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	10.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	9.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	8.00	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.75	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.50	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	7.25	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
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) (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	0	0
	N	24.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	23.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	22.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	21.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	20.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	19.40	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	18.60	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	17.80	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	17.00	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0
	N	16.20	3	2	2	2	N/A	N/A	N/A	N/A	N/A	N/A	170	0	0



Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
Regent Prime Insurance Plan II (Premier) (Premium Paying Period: 2 years with Issue Age 0-64)	N	10.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 65)	N	9.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 66)	N	9.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 67)	N	9.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 68)	N	9.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 69)	N	8.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 70)	N	8.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 71)	N	8.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 72)	N	8.0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 73)	N	7.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 74)	N	7.5	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
(Premium Paying Period: 2 years with Issue Age 75)	N	7.25	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	210	0	0
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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0
(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	0	0

Policy Plans	Extra 10% of 1 <sup>st</sup> year basic commission if annual mode <sup>1</sup>	Basic Commission As a Percentage of Premium received by FTLife (in %) (unless otherwise specified)											Override as a Percentage of the (1 <sup>st</sup> or 2 <sup>nd</sup> Year or etc. (whichever is applicable)) 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	1 <sup>st</sup> Year Basic Commission	2 <sup>nd</sup> Year Basic Commission	From 3 <sup>rd</sup> Year Basic Commission up to premium paying period
"RewardPro" Insurance Plan (Premium Paying Period: 5 years)	N	19	2	2	1	1	N/A	N/A	N/A	N/A	N/A	N/A	145	0	0
Super Care Personal Accident Plan II <sup>2</sup>	N	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	25 or 20	130	0	0
Supplementary Dental Benefit <sup>^</sup>	Y	5	5	5	5	5	5	5	3	3	3	3	110	0	0
Supplementary Maternity Benefit <sup>^</sup>	Y	5	5	5	5	5	5	5	3	3	3	3	110	0	0
Supplementary Outpatient Benefit <sup>^</sup>	Y	27	10	10	10	10	10	10	3	3	3	3	110	0	0
TargetCare Cancer Plan (Basic Plan)															
(with Issue Age <65)	N	46	15	3	3	3	3	3	3	3	3	N/A	90	90	0
(with Issue Age >=65)	N	42	15	3	3	3	3	3	3	3	3	N/A	90	90	0
TargetCare Cancer Plan (Rider) <sup>^</sup>															
(with Issue Age <65)	N	50	18	3	3	3	3	3	3	3	3	N/A	90	90	0
(with Issue Age >=65)	N	42	18	3	3	3	3	3	3	3	3	N/A	90	90	0
Term Life 100 Insurance Plan (policy submission received on or before 31 December 2016)	N	54	18	3	3	3	3	3	3	3	3	N/A	85	90	0
Term Life 100 Insurance Plan (policy submission received on or after 1 January 2017)	N	50	22	5	5	5	5	5	5	5	5	N/A	85	90	0
TopCare Medical Insurance Plan (Basic Plan)															
(with Issue Age <65)	Y	25	10	10	10	10	9	8	7	6	5	2	130	0	0
(with Issue Age >=65)	Y	20	10	10	10	10	9	8	7	6	5	2	130	0	0
TopCare Medical Insurance Plan (Rider Plan) <sup>^</sup>															
(with Issue Age <65)	Y	35	8	5	5	4	3	2	2	2	2	2	130	0	0
(with Issue Age >=65)	Y	30	8	5	5	4	3	2	2	2	2	2	130	0	0
Waiver of Premium <sup>^</sup>		Same as the basic plan or the rider (as the case may be) being attached to.											50	400	0
"Wealth Achiever" Universal Life Plan II	N	2.3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130	0	0
WiseCare Medical Insurance Plan (Basic Plan)															
(with Issue Age <65)	Y	13	2	2	2	2	2	2	2	2	2	2	130	0	0
(with Issue Age >=65)	Y	8	2	2	2	2	2	2	2	2	2	2	130	0	0
WiseCare Medical Insurance Plan (Rider) <sup>^</sup>															
(with Issue Age <65)	Y	18	2	2	2	2	2	2	2	2	2	2	130	0	0
(with Issue Age >=65)	Y	13	2	2	2	2	2	2	2	2	2	2	130	0	0

**Remarks:**

- 1 If the policy plan is issued with full first year annual Premium received by FTLife, FTLife will pay an additional 1<sup>st</sup> year basic commission of 10%. However, this is not applicable to (i) policy plan in which the change of payment mode is made only after the date of issue; and (ii) those plans marked with "N" in the above table.
- 2 For "Be With You" Personal Accident Plan and Super Care Personal Accident Plan II, attained age below 61, the commission rate for both first year and subsequent years is 25%. For attained age 61 or above, the commission rate for both first year and subsequent years is 20%.
- 3 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.

Under below circumstance(s), override(s) of the respective Policy Plans will be revised as follows:

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 July 2022 - 30 September 2022	210%	220%

Policy Plan	Premium Payment Period	Period for relevant application forms received by FTLife with relevant Qualifying Policies issued subsequently	Additional Override
Regent Elite Insurance Plan II (Premier)	2 years	1 July 2022 - 31 July 2022	30%
Regent Prime Insurance Plan II (Premier)	2 years	1 July 2022 - 31 July 2022	30%

<sup>^</sup> For policy plans marked with<sup>^</sup>, they are only available as riders (if applicable).

<sup>^</sup> For policy plans marked with<sup>^</sup>, 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.

## **Part B**

### **Trail Commission**

B.1 FTLife will pay the Trail Commission for each complete Quarter after the First Year until the end of the premium paying period. The total amount of Trail Commission payable will be calculated as a percentage of the top-up account value (which is subject to change from time to time) in accordance with the following table and payable quarterly in arrears within 30 Business Days after the end of the relevant Quarter: -

<b>Policy Plans</b>	Trail Commission as a Percentage of Top-up Account Value
	From 2 <sup>nd</sup> Year to the end of the Premium Paying Period
Cheers Plus	0.0375% (i.e. equivalent to 0.15% p.a)
Oscar	0.0375% (i.e. equivalent to 0.15% p.a)

## **Part C**

C.1 At any time, the total amount of the sum of Basic Commission, Override and Trail Commission paid or payable since policy issue must not exceed the total Premium received by the Company since the policy issue. The Company shall withhold the Excess Commission (if any). Additional Premium subsequently received by the Company will trigger release to the Intermediary of an equivalent amount (or a lesser sum, as the case maybe) of the Excess Commission so withheld (if any), subject to other provisions of this Agreement, Applicable Laws and Regulations and all laws and regulations applicable to FTLife.

Date: 1 July 2022

## Appendix 1

### POLICY PLAN

5-Year Term Life Plan  
 20-Year Term Life Plan  
 @MyLove Insurance Plan II  
 Accidental Death and Dismemberment  
 "Be With You" Personal Accident Plan  
 BetterCare Medical Insurance Plan  
 Cheers Plus  
 ComboPro Insurance Plan  
 Disability Protector  
 "FlexiCare" Medical Insurance Plan  
 Fortune 100 Insurance Premier Plan  
 Fortune 100 Insurance Protection Plan  
 Fortune Saver Insurance Plan 3  
 Health@Ease Critical Illness Protector  
 HealthCare 168 Plus Critical Illness Protector  
 HealthCare Choice Critical Illness Protector  
 IncomePro Annuity Plan  
 Joyful Life Insurance Plan  
 Legend  
 MediCare Medical Insurance Plan  
 MediEase Hospital Cash Plan  
 MediEase Surgical Benefit Plan  
 MediEase Top Up Medical Plan  
 MediGold Plus Insurance Plan  
 MediSave Major Medical Rider  
 MediSave Medical Account  
 Multi-Care Premier Protector  
 On Your Mind Insurance Plan (Smart Version)  
 On Your Mind Insurance Plan (Supreme Version)  
 Oscar  
 Payor Benefit at Death  
 Payor Benefit at Death or Disability  
 Platinum Term Plan  
 Prosperous Deferred Annuity Plan 2  
 Regent Elite Insurance Plan II (Premier)  
 Regent Insurance Plan 2 (Global Premier) (5-year version)  
 Regent Insurance Plan 2 (Global Premier) (8-year version)  
 Regent Insurance Plan 2 (Premier Version)  
 Regent Prime Insurance Plan II (Premier)  
 "RewardPro" Insurance Plan  
 Super Care Personal Accident Plan II  
 Supplementary Dental Benefit

### 計劃名稱

五年定期壽險計劃  
 二十年定期壽險計劃  
 「摯愛」壽險計劃 II  
 平安附加契約  
 「伴您同行」意外保障計劃  
 「樂康保」醫療保障計劃  
 智悅人生  
 「全方位保障」壽險計劃  
 康復保險計劃  
 「悅康保」醫療保障計劃  
 「財富 100」壽險尊尚計劃  
 「財富 100」壽險保障計劃  
 「愛豐盛」壽險計劃 3  
 「康健易」危疾保障計劃  
 「守護 168」危疾保障計劃 (加強版)  
 「守護安心保」危疾保障計劃  
 「盛享・年金寶」入息計劃  
 「喜悅人生」壽險計劃  
 盈晉之選  
 「摯康健」醫療保障計劃  
 「樂康健」住院現金保障計劃  
 「樂康健」手術保障計劃  
 「樂康健」升級醫療計劃  
 「御醫保」特級醫療保障計劃  
 「一世無憂」超額醫療附加保障  
 「一世無憂」醫療戶口  
 「升級倍安康危疾保」  
 「按您想」壽險計劃(精明版)  
 「按您想」壽險計劃(卓越版)  
 閃耀人生  
 付款人死亡豁免保費附加契約  
 付款人傷亡豁免保費附加契約  
 「尊尚」定期壽險計劃  
 「裕享」延期年金計劃 2  
 「創世・傳家寶」壽險計劃 II (尊尚版)  
 「盛世・傳家寶」壽險計劃 2 (環球尊尚版) (5 年版本)  
 「盛世・傳家寶」壽險計劃 2 (環球尊尚版) (8 年版本)  
 「盛世・傳家寶」壽險計劃 2 (尊尚版)  
 「享富・傳家寶」壽險計劃 II (尊尚版)  
 「心惠保」壽險計劃  
 「特級綜合意外」保障計劃 II  
 附加牙科保障

**POLICY PLAN**

Supplementary Maternity Benefit  
Supplementary Outpatient Benefit  
TargetCare Cancer Plan  
Term Life 100 Insurance Plan  
TopCare Medical Insurance Plan  
Waiver of Premium  
"Wealth Achiever" Universal Life Plan II  
WiseCare Medical Insurance Plan

**計劃名稱**

附加產科保障  
附加門診保障  
「護痊保」癌症保障計劃  
百歲定期壽險計劃  
「摯康保」醫療保障計劃  
豁免保費附加契約  
「盛利保」萬用壽險尊尚計劃 II  
「卓康保」醫療保障計劃