

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

18 November 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 include Everglow 128 Insurance Plan and Legend 2 as part of its Products to be offered for sale with effect from 21 November 2022 and 28 November 2022 respectively. The Commission Schedule for these products are 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 %)											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	
Everglow 128 Insurance Plan													
「富繳 128」壽險計劃													
(Premium Paying Period: 2 years with Issue Age 0-65)	N	10.0	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 66)	N	9.7	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 67)	N	9.5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 68)	N	9.2	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 69)	N	8.9	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 70)	N	8.7	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 71)	N	8.4	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 72)	N	8.1	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 73)	N	7.9	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 74)	N	7.6	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 75)	N	7.3	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 76)	N	7.1	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 77)	N	6.8	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 78)	N	6.5	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 79)	N	6.3	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130
(Premium Paying Period: 2 years with Issue Age 80)	N	6.0	2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	130

Policy Plans	Extra 10% of 1 st year basic commission if annual mode	Basic Commission As a Percentage of Premium received by FTLife (in %)											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		
Everglow 128 Insurance Plan 「富繳 128」壽險計劃 (Premium Paying Period: 5 years with Issue Age 0-65) (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)	N N N N N	21.0 20.4 19.8 19.2 18.6 18.0	3 3 3 3 3 3	2 2 2 2 2 2	2 2 2 2 2 2	2 2 2 2 2 2	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	180 180 180 180 180 180	
Everglow 128 Insurance Plan 「富繳 128」壽險計劃 (Premium Paying Period: 10 years with Issue Age 0-65) (Premium Paying Period: 15 years with Issue Age 0-55)	N N	30 35	3 3	2 2	2 2	2 2	2 2	2 2	2 2	2 2	2 2	N/A N/A	N/A N/A	190 190
Legend 2 ^{1a} 盈晉之選 2	N	3	N/A	N/A	N/A	0.5% of AV until policy termination (AV means the value of all investment choices in the policy account per annum.)							40	

1 For Legend 2, 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.

^a For 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.

For the product Legend, FTLife will add the remark (as follows) to the Commission and Bonus Schedule for Life Insurance Product. The said remark will take effect from 28 November 2022.

New Remark for Legend

For the policy plans "Legend" will not be offered for sale from 28 November 2022 and the last submission date is 30 December 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.

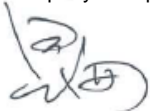
Thank you for your support and we look forward to working more closely with you in the years to come.

Yours faithfully

For and on behalf of

FTLife Insurance Company Limited

(a company incorporated in Bermuda with limited liability)



Authorised Signatory