

Our Ref. No. : 397636 (2)

(CONFIDENTIAL)

13 January 2023

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, under below circumstance(s), FTLife will revise the relevant override(s) under the Commission and Bonus Schedule for Life Insurance Product as follows. The said revision will take effect from 1 January 2023 retroactively.

Policy Plan	Premium Payment Period	Period for relevant application forms received by FTLife with relevant policies issued subsequently	Revised Override
Regent Elite Insurance Plan II (Premier) (NRRBWL22A)	5 years	1 January 2023 - 31 March 2023	260%
Regent Prime Insurance Plan II (Premier) (NRRBWL12A)	5 years	1 January 2023 - 31 March 2023	260%

FTLife will include MediChamp Insurance Plan as part of its Products to be offered for sale with effect from 16 January 2023. 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	
MediChamp Insurance Plan 「世逸」特級醫療保障計劃 (with Issue Age <65)	Y	27	15	15	15	12	12	12	10	10	10	8	110
(with Issue Age 65-70)	Y	22	15	15	15	12	12	12	10	10	10	8	110
(with Issue Age 71-75)	Y	17	15	15	15	12	12	12	10	10	10	8	110

For the product MediGold Plus Insurance Plan, FTLife will add the remark (as follows) to the Commission and Bonus Schedule for Life Insurance Product. The said remark will take effect from 16 January 2023.

**New Remark for MediGold Plus Insurance Plan**

For the policy plans “MediGold Plus Insurance Plan” will not be offered for sale from 16 January 2023 and the last submission date is 16 February 2023.

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)



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Authorised Signatory