

Endorsement No. SP899 MFA&MFI 2P

This Endorsement shall form part of the Broker's Agreement dated 1 October, 2008 together with its related endorsements, supplemental agreements and appointment letters (if applicable), between **FWD Life Insurance Company (Bermuda) Limited** (incorporated in Bermuda with limited liability) ("FWD") and **Parich Wealth Management Ltd** ("The Broker") (hereinafter called the "Agreement"). If any terms and conditions of this Endorsement are inconsistent or conflicting with any terms and conditions of the Agreement, such terms and conditions of this Endorsement shall prevail.

FWD shall have the right to amend and revise this Endorsement from time to time by giving the Broker not less than seven (7) days' prior notice.

The following shall be inserted into Broker Compensation Package (Individual Life – Class IV) of Appendix 1 of the Agreement. This Endorsement is only applicable for the period between 11 January, 2021 and 31 March, 2021.

Appendix 1

MaxFocus Achiever Insurance Plan & MaxFocus Infinity Insurance Plan – Premium Term 2 Years
(Applicable to annual payment mode only)

Premium Payment Period	Issue Age	All-in commission*	
		<u>Year 1</u>	<u>Year 2</u>
2 Years	1 – 60	34.00%	
	61	33.03%	
	62	32.05%	
	63	31.08%	Not applicable
	64	30.10%	
	65 – 70	29.13%	
	71 – 75	28.15%	

*Total all-in commission paid is capped by the premium earned by the Broker.

Subject to the provisions of this Endorsement, all other terms and conditions of the Agreement shall remain unchanged and in full force and effect.

We, **Parich Wealth Management Ltd**, acknowledge and agree that this Endorsement shall take retrospective effect from 11 January, 2021 notwithstanding that such notice given by FWD is less than 30 days. We further agree that, notwithstanding anything to the contrary in the Broker's Agreement, FWD have the right to amend this Endorsement from time to time with 7-day notice.

Signed for and on behalf of
Parich Wealth Management Ltd



Authorized Signature

21 JAN 2021

Date

Signed for and on behalf of
FWD Life Insurance Company (Bermuda) Limited



Lawrence Yip
AVP, Head of Brokerage & IFA, Strategic Partnerships

21 JAN 2021

Date

Endorsement No. SP903 MFA&MFI 5P

This Endorsement shall form part of the Broker's Agreement dated 1 October, 2008 together with its related endorsements, supplemental agreements and appointment letters (if applicable), between **FWD Life Insurance Company (Bermuda) Limited** (incorporated in Bermuda with limited liability) ("FWD") and **Parich Wealth Management Ltd** ("The Broker") (hereinafter called the "Agreement"). If any terms and conditions of this Endorsement are inconsistent or conflicting with any terms and conditions of the Agreement, such terms and conditions of this Endorsement shall prevail.

FWD shall have the right to amend and revise this Endorsement from time to time by giving the Broker not less than seven (7) days' prior notice.

The following shall be inserted into Broker Compensation Package (Individual Life – Class IV) of Appendix 1 of the Agreement. This Endorsement is only applicable for the period between 11 January, 2021 and 31 March, 2021.

Appendix 1

MaxFocus Achiever Insurance Plan & MaxFocus Infinity Insurance Plan - Premium Term 5 Years
(Applicable to annual payment mode only)

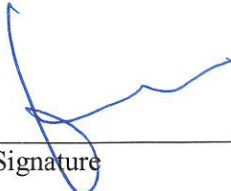
Premium Payment Period	Issue Age	All-in commission*		
		<u>Year 1</u>	<u>Year 2</u>	<u>Year 3-5</u>
5 Years	1 – 60	75.00%		
	61	72.85%		
	62	70.71%		
	63	68.56%		
	64	66.42%	5.00%	2.00%
	65 – 70	64.27%		
	71 – 72	58.91%		
	73 – 75	53.55%		

*Total all-in commission paid is capped by the premium earned by the Broker.

Subject to the provisions of this Endorsement, all other terms and conditions of the Agreement shall remain unchanged and in full force and effect.

We, **Parich Wealth Management Ltd**, acknowledge and agree that this Endorsement shall take retrospective effect from 11 January, 2021 notwithstanding that such notice given by FWD is less than 30 days. We further agree that, notwithstanding anything to the contrary in the Broker's Agreement, FWD have the right to amend this Endorsement from time to time with 7-day notice.

Signed for and on behalf of
Parich Wealth Management Ltd




Authorized Signature

21 JAN 2021

Date

Signed for and on behalf of
FWD Life Insurance Company (Bermuda) Limited



Lawrence Yip

21 JAN 2021

Date

AVP, Head of Brokerage & IFA, Strategic Partnerships

Endorsement No. SP911 MFA&MFI 10P

This Endorsement shall form part of the Broker's Agreement dated 1 October, 2008 together with its related endorsements, supplemental agreements and appointment letters (if applicable), between **FWD Life Insurance Company (Bermuda) Limited** (incorporated in Bermuda with limited liability) ("FWD") and **Parich Wealth Management Ltd** ("The Broker") (hereinafter called the "Agreement"). If any terms and conditions of this Endorsement are inconsistent or conflicting with any terms and conditions of the Agreement, such terms and conditions of this Endorsement shall prevail.

FWD shall have the right to amend and revise this Endorsement from time to time by giving the Broker not less than seven (7) days' prior notice.

The following shall be inserted into Broker Compensation Package (Individual Life – Class IV) of Appendix 1 of the Agreement. This Endorsement is only applicable for the period between 11 January, 2021 and 31 March, 2021.

Appendix 1

MaxFocus Achiever Insurance Plan & MaxFocus Infinity Insurance Plan - Premium Term 10 Years
(Applicable to annual payment mode only)

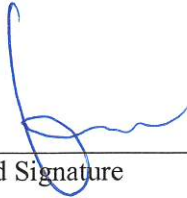
Premium Payment Period	Issue Age	All-in commission*		
		<u>Year 1</u>	<u>Year 2</u>	<u>Year 3-6</u>
10 Years	1 – 60	95.00%		
	61	92.86%		
	62	90.71%		
	63	88.57%	11.5%	3.45%
	64	86.42%		
	65 – 70	84.28%		

*Total all-in commission paid is capped by the premium earned by the Broker.

Subject to the provisions of this Endorsement, all other terms and conditions of the Agreement shall remain unchanged and in full force and effect.

We, **Parich Wealth Management Ltd**, acknowledge and agree that this Endorsement shall take retrospective effect from 11 January, 2021 notwithstanding that such notice given by FWD is less than 30 days. We further agree that, notwithstanding anything to the contrary in the Broker's Agreement, FWD have the right to amend this Endorsement from time to time with 7-day notice.

Signed for and on behalf of
Parich Wealth Management Ltd

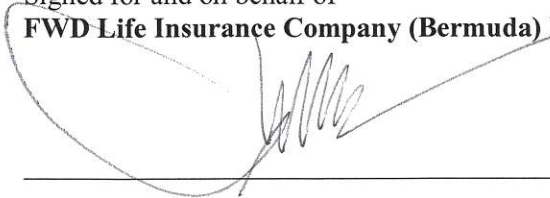


Authorized Signature

21 JAN 2021

Date

Signed for and on behalf of
FWD Life Insurance Company (Bermuda) Limited



21 JAN 2021

Lawrence Yip
AVP, Head of Brokerage & IFA, Strategic Partnerships

Date