

1 October 2021

Chau Chik Tak  
Zuu Digital Financial Services Limited  
Flat 1309, 13/F  
Capital Centre  
151 Gloucester Road, Wan Chai  
Hong Kong

Dear Sir,

**Amendment to Schedule of Commission**

We refer to our letter agreement dated 01 October 2008 and all subsequent amendments, endorsements or supplements to the said letter agreement (collectively referred to as the “**Agreement**”). All capitalized terms in this letter have the same meaning as set forth in the Agreement unless otherwise defined herein.

Pursuant to the Agreement, the Schedule of Commission may be amended by us at our sole discretion from time to time by giving you prior written notice. We hereby write to notify you of the following revisions/additions to the Schedule of Commission (“Amendments”).

**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*		
		Year 1	Year 2	Year 3-5
5 Years	1 – 60	75.00%	5.0%	2.0%
	61	72.85%		
	62	70.71%		
	63	68.56%		
	64	66.42%		
	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.

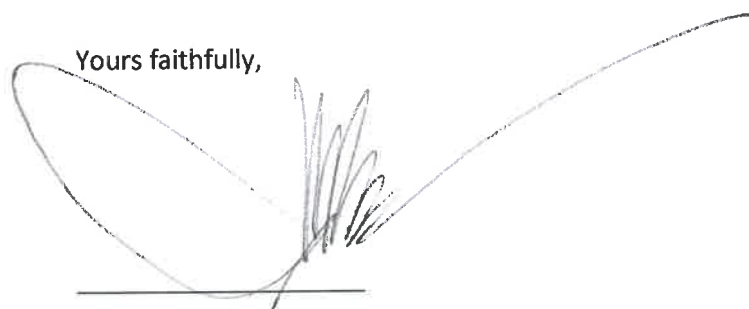
The Amendments will be effective for the period from 1 October 2021 to 31 December 2021 (both dates inclusive).

Save as amended herein, all other terms and conditions of the Agreement shall remain unchanged and in full force and effect.

If there is less than 30 days between the date of this letter and the effective date of the Amendments herein, you shall be deemed to have accepted and agreed to the shortened notice period, unless we hear from you to the contrary within 3 days from the date of this letter.

Please confirm by a return email from your authorized signatory to indicate your acknowledgment and acceptance of all the Amendments stated herein.

Yours faithfully,



Lawrence Yip

AVP, Head of Brokerage & IFA, Strategic Partnerships

FWD Life Insurance Company (Bermuda) Limited