

01 October 2022

Chau Chik Tak
Zuu Digital Financial Services Limited
23/F,
Lee Garden Five,
18 Hysan Avenue,
Causeway Bay, Hong Kong

FWD Life Insurance Company
(Bermuda) Limited

富衛人壽保險(百慕達)有限公司

P (852) 2850 2333

F (852) 2850 3999

fwd.com.hk

Dear Business Partner,

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 Vision Insurance Plan

| Premium Payment Period | Issue Age | All-in commission* | | |
|---------------------------|-----------|--------------------|--------|----------|
| | | **Year 1 | Year 2 | Year 3-5 |
| 5 Years | 1 – 60 | 75.00% | | |
| | 61 | 72.85% | | |
| | 62 | 70.71% | | |
| | 63 | 68.56% | 5.0% | 2.0% |
| | 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.

** All in commission included extra 10% on First Year Commission which will be paid on annual payment mode case only.

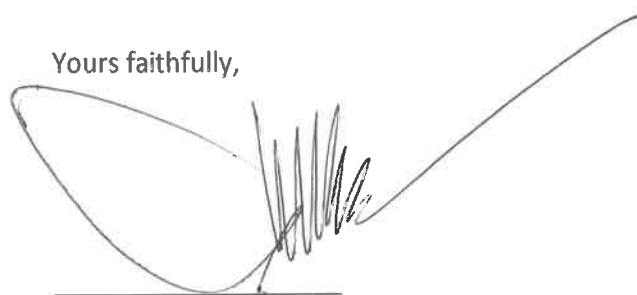
The Amendments will be effective for the period from 01 October 2022 to 31 December 2022 (both dates inclusive) and all cases must be issued on or before 28 February 2023.

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