

Ref No.: A/L/439/19/905998

July 18, 2019

PARICH WEALTH MANAGEMENT LTD.
ROOM 1309, 13/F, CAPITAL CENTRE,
151 GLOUCESTER ROAD,
WANCHAI, HONG KONG

Attention: CHAU CHIK TAK

Dear Sir/Madam,

Re: Special Compensation

As our valuable business partner, we have enhanced your Monthly Bonus starting July 2019 as follows:

Monthly Bonus

- The monthly bonus of 120% will be released for the paid First Year Commission of all IFP core business* in the current month.
- The monthly bonus of 95% will be released for the paid First Year Commission of all MPF core business in the current month.

In Summary:

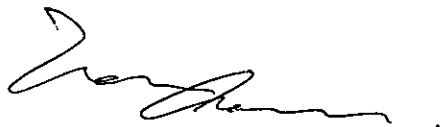
Line of Business	Monthly Bonus Rate
IFP Core Business *	120%
MPF Core Business	95%

* excluding Manulife Secure IncomePlus, Manulife Investment Solutions, Alpha , Skyline and other products specified under the Manulife Schedule of Commissions & Bonuses.

Save as expressly revised in this letter, all other terms of the "Schedules of Commissions and Bonuses" attached to your Broker's Agreement remain unchanged.

The above offer is subject to change or revocation by Manulife at any time in Manulife's absolute discretion and without prior notice to you.

Yours faithfully,
For and on behalf of
Manulife (International) Limited



Ivan Chan
Vice President, Chief Partnership Distribution Officer
Partnership Distribution

PARTNERSHIP DISTRIBUTION
Manulife (International) Limited
Incorporated in Bermuda with limited liability

18/F., Manulife Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Tel: (852) 2202 1888 Fax: (852) 2104 3150 www.manulife.com.hk



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July 18, 2019

PARICH WEALTH MANAGEMENT LTD.
ROOM 1309, 13/F, CAPITAL CENTRE,
151 GLOUCESTER ROAD,
WANCHAI, HONG KONG

Attention: CHAU CHIK TAK

Dear Sir/Madam,

Strategic Bonus (July 1, 2019 - December 31, 2019)

As our valuable business partner, we will offer a strategic bonus to your Company for all eligible individual insurance cases submitted between July 1, 2019 and December 31, 2019.

In Summary:

Line of Business	Strategic Bonus Rate (% of annualized first year commission)
IFP Core Business	15%

Other remains unchanged, please refer to "Schedules of Commissions & Bonuses" for details. Please feel free to contact your Account Manager for any question.

Yours faithfully,
For and on behalf of
Manulife (International) Limited

Ivan Chan
Vice President, Chief Partnership Distribution Officer
Partnership Distribution

Terms and Conditions

1. "Eligible case" means the completed applications for individual business, dated and signed together with the premium payment and all supporting documents, submitted between July 1, 2019 and December 31, 2019 AND issued by February 15, 2020 provided that any of those applications which are cancelled within the cooling off period shall be excluded from the calculation of the bonus.
2. For any applications received before the offer period, but cancelled during the offer period, all subsequent related applications received during the offer period will not be eligible for inclusion in this program.
3. Any supplementary benefits attached to the Eligible case / the increase of the face amount after the policy is issued and the release of the payment which will not be eligible for this program.
4. The calculation of annualized first year commission for the Strategic Bonus is determined by Manulife at its absolute discretion.
5. This program is NOT a customer incentive program.
6. Manulife reserves the right to change these terms and conditions.
7. The Strategic Bonus is payable subject to review of strategic alignment and business quality from time to time.
8. The Strategic Bonus payment is subject to a minimum Average Conservation Rate of 85% at the time of payment.
9. Manulife reserves the right to claw back the Strategic Bonus for policy lapse or with benefit reduced within 14 months from policy year date.
10. Manulife reserves the right to amend the program at any time without giving prior notice.
11. Single Premium products (excluding ManuGrand Saver), Investment linked products, Whole-in-One-Prime and Whole-in-One-Prime – Horizon are not eligible for this program.

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Ref No.: A/L/402/19/905998

July 18, 2019

PARICH WEALTH MANAGEMENT LTD.
ROOM 1309, 13/F, CAPITAL CENTRE,
151 GLOUCESTER ROAD,
WANCHAI, HONG KONG

Attention: CHAU CHIK TAK

Dear Sir/Madam,

Re: 2019 2H Campaign

As our valuable business partner, we have enhanced your bonus for the application of La Vie, ManuPrestige, ManuPrestige Protector, ManuGrand Saver and ManuImperial Saver in our 2019 2H Campaign as follow:

1. **Campaign Period :**
Application submitted between July 1, 2019 to December 31, 2019 (both dates inclusive)
2. **Eligible Plans** refers to the plans below:
 - (a) La Vie
 - (b) ManuPrestige / ManuPrestige Protector
 - (c) ManuGrand Saver (excluding single premium payment term)
 - (d) ManuImperial SaverOnly Annual Payment Mode of the above plans are included
3. **Eligible Policy:**
The completed application of the Eligible Plan dated and signed together with the premium payment and all supporting documents, submitted during the Campaign Period AND successfully issued by February 15, 2020 provided that any of those applications which are cancelled within the cooling off period shall be excluded from the calculation of the bonus.
4. **Extra Bonus Amount:**
 - (a) 12% of annualized premium paid in the first policy year will be released for the eligible policy of La Vie, ManuPrestige and ManuPrestige Protector.
 - (b) 17% of annualized premium paid in the first policy year will be released for the eligible policy of ManuGrand Saver and ManuImperial.
5. **Other campaign rules as follows:**
 - If a policyowner terminates a policy of Eligible Plan within 6 months before the policy issue date of the eligible policy and applies for the same plan for the same life insured again during the Campaign Period, the new policy will not be eligible for the Extra Bonus.
 - The annualized premium of the supplementary benefits attached to the Applicable Plan is not eligible to the campaign offer.
 - Plan change is not eligible to the campaign offer.

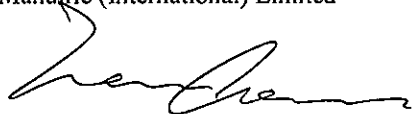
- Extra loading premium for the eligible policies is eligible to the campaign offer.
- Manulife reserves the right to claw back the extra bonus amount of annualized premium paid for the eligible policies on following plans should those policies lapse or with benefit reduced within 15 months from policy year date.
 - (a) La Vie, Premium Paying Period of 12 Years
 - (b) La Vie, Premium Paying Period of 15 Years
 - (c) ManuGrand Saver, Premium Paying Period of 10 Years
 - (d) ManuImperial, Premium Paying Period of 10 Years

Save as expressly revised in this letter, all other terms of the "Schedules of Commission and Bonuses" attached to your Broker's agreement remains unchanged.

The above offer is subject to change or revocation by Manulife at any time in Manulife's absolute discretion with prior notice to you.

Thank you for your support!

Yours faithfully,
For and on behalf of
Manulife (International) Limited



Ivan Chan
Vice President, Chief Partnership Distribution Officer
Partnership Distribution