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THE REFERRER: ZUU DIGITAL FINANCIAL SERVICES LIMITED
THE COMPANY: API
EFFECTIVE DATE: 8/3/2022

Exhibit B (cont'd)

Sun Life Bermuda – Index/Universal Life & Whole Life

Regular version of Products without enhanced cash value feature

Maximum Commissionable Premium (MCP) Based Referral Fee Calculation Products

MCP = Target Premium

PRODUCTS	TARGET PREMIUM	EXCESS PREMIUM	RENEWAL PREMIUM
Sun Global Legacy Classic II Sun Global Legacy Core II Sun Global Optima Sun Global Solis	82.50%	3.00%	3.00%
Alternative Multi-Pay Sun Global Legacy Classic II Sun Global Legacy Core II Sun Global Optima Sun Global Solis	120%	NA	NA

No Referral Fee will be paid on any premium paid after the first 10 policy years.

Premium Based Referral Fee Calculation Products (% based on premium received)

PRODUCTS	Years					
	1	2	3	4	5	6+
Future – B Whole Life Single Pay/Split Pay	9.00%	-	-	-	-	-
Future – B Whole Life 5 Year Multi-pay	45.00%	3.75%	2.25%	-	-	-
Future – B Whole Life 10 Year Multi-pay	54.00%	7.50%	2.25%	2.25%	2.25%	-



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Exhibit B (cont'd)

Referral Fee Charge Back upon cancellation, surrender, partial surrender or reduction of the face amount of a Policy by the REFERRED CLIENT or the otherwise lapsing of a Policy.

The amount of the Referral Fee charge back will be the percentage set out below on the total first year Referral Fee or first year Referral Fee paid on the TP, as the case may be if the event triggering the Referral Fee charge back happens during the indicated time period.

Products	Referral Fee Charge Back
Sun Global Legacy Classic II Sun Global Legacy Core II Sun Global Optima Future – B	During the first 13 months: 50% of first year Referral Fee paid
Alternative Multi-pay excl. Sun Global Solis Sun Global Legacy Classic II Sun Global Legacy Core II Sun Global Optima	During the first 5 years on Year of Cancellation Year 1: 100% of Referral Fee Year 2: 80% of Referral Fee Year 3: 60% of Referral Fee Year 4: 40% of Referral Fee Year 5: 20% of Referral Fee
Alternative Multi-pay Solis Only Sun Global Solis	During the first 2 years on Year of Cancellation Year 1: 100% of Referral Fee Year 2: 50% of Referral Fee



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