

Non-Mandatory Central Provident Fund System

Establishment Contract of the Individual Provident Fund Scheme

Party A: MassMutual Asia Limited
with residence located at Avenida Praia Grande No. 517, Edificio Comercial Nam Tung
16-A,B&C, 10-B&C and 6B&C

business registration number: 13382 SO . Mr. Manly Cheng,
job title: President, hereby represents the fund management entity to sign this Contract.

Party B: [Name of account owner] Macao SAR Resident ID Card number: _____
with residence located at _____

Party A and Party B establish an individual provident fund scheme by entering into this Contract. The contents of the Scheme are as follows:

Clause 1

Contributions

The minimum amount of monthly contributions towards this Scheme is 500 patacas, and the maximum amount is 3,100 patacas (*The current amount under Article 26(4) of Law No. 7/2017 is 31,200 patacas, and it will be automatically adjusted as the amount referred to in Article 3(1)(c) of Law No. 7/2015 changes. The maximum amount of monthly contributions is 10% of the said amount*).

Clause 2

Investment Instruments

1. Party B has the right to choose from among all the pension funds registered under Article 30 of Law No. 7/2017 by Party A as the investment instruments for the contributions of the non-mandatory central provident fund system in order to allocate the contributions for investment.

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2. The management regulations of the pension funds shall be published in the Macao SAR Gazette in accordance with the relevant provisions.

Clause 3

Fees

Party A has the right to receive management fees and administration fees in accordance with the management regulations of the pension funds that have been allowed to register.

Clause 4

Withdrawal of Funds

Party B must comply with the provisions of Article 19 of Law No. 7/2017 in order to withdraw the contribution balance of this Scheme.

Clause 5

Declaration

Party B hereby declares to accept the management regulations of the pension funds relating to the investment instruments.

Clause 6

Extension of Applicability

After entering into this Contract, if Party A has pension fund(s) registered under Article 30 of Law No. 7/2017 as the investment instrument(s) for the contributions of the non-mandatory central provident fund system, and Party B allocates contributions towards the said pension fund(s), Clause 3 (Fees) and Clause 5 (Declaration) of this Contract shall be extended to the related pension fund(s).

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Clause 7 Obligations

Under any circumstances, both Party A and Party B have an obligation to ensure that this Scheme is implemented in accordance with Law No. 7/2017, By-Law No. 33/2017 and the implementation guidelines.

Clause 8 Supplementary Applicability

Priority shall be given over the provisions of Law No. 7/2017 and By-Law No. 33/2017, and the implementation guidelines for matters not falling within this Contract.

Clause 9 Jurisdiction

This Contract is governed by the law of the Macao Special Administrative Region. The court of the Macao Special Administrative Region shall have jurisdiction over this Contract.

(Should there be any discrepancy between the Chinese and the English versions of this document, the Chinese version shall prevail.)

Signature of Party A's representative

The Macao SAR
Day/Month/Year

Party B agree with the contents of the
contract by signing it

The Macao SAR
Day/Month/Year