

Metis Global Limited
安智環球服務有限公司

2701, 27/F., Berkshire House
25 Westlands Road, Island East
Hong Kong 香港

Dear Sirs / 敬啟者：

LETTER OF WISHES / 意願書

Regular Saving Plan - Intelligence Pro (“Plan”)
定期定額計劃 – 智富 Pro (「計劃」)

I/We _____ (name of the Settlor(s)),
the settlor(s) of the trust created under the terms and conditions of the Plan (“**Trust**”), am/are writing to you,
as trustee of the Trust, to indicate my/our wishes as to the management and administration of and the
application of income and capital of the Trust. I/We am/are not in any way limiting or fettering the exercise
of your discretion or in any way creating any binding trust or obligation or directions binding upon you in
law but merely making you aware of how I/we would prefer the Trust Fund, as defined in the terms and
conditions of the Plan (“**Terms and Conditions**”), be dealt with within the powers and discretions conferred
upon you by the Trust. Furthermore, any and all my/our wishes should be made subject to the Terms and
Conditions and also any due diligence process that may be required by you from time to time (including
without limitation any anti-money laundering and know your client checks).

本人 / 吾等 _____ [委託人姓名] ，
為根據計劃「條款及細則」下成立之信託計劃委託人，現提交意願書予信託受託人，以表明本人 /
吾等對管理信託收入及資本運用的建議及意向。本人 / 吾等絕不以任何方式限制或束縛受託人使用
全權決定權，也不以任何方式製造具約束性之信託、義務、或在法律具有約束力之指示。根據計劃
「條款及細則」，此信託授予受託人權力與全權決定權，而意願書內容純屬表達本人 / 吾等對信託
資金運用的建議及意向。此外，本人 / 吾等明白在意願書所列出之意願都受制於計劃「條款及細
則」、及受託人不時所需的任何盡職審查程序（包括但不限於任何打擊洗黑錢及了解客戶之檢查）。

I/We agree that if there is more than one settlor and any one settlor predeceases the other settlors, the
surviving settlors can continue to write to you their wishes as to the management and administration of and
the application of income and capital of the Trust. I/We also agree that if at any time, there is more than one
settlor, then any further letter of wishes will be signed by all such settlors. If not all such settlors sign on the
further letter of wishes, then you can ignore such letter of wishes.

本人 / 吾等同意若有多於一名委託人及任何一名委託人在其他委託人仍生存時離世，仍生存之委託
人可繼續就其信託收入及資本的處理事宜聯絡受託人。本人 / 吾等亦同意只要有多於一名委託人的
情況下，任何進一步的意願書皆需由所有委託人簽署方為有效。否則，該意願書將被視為無效。

1. Exercise of discretionary powers 行使全權決定權

1.1 I/We would prefer that, in the exercise of all your powers and duties under the Trust and also with regard to the management and administration of the Trust Fund (including but without limitation the exercise of your powers to add persons to and/or delete persons from the class of eligible beneficiaries named in the Trust), you consult with me/us and consider my/our wishes, recommendations and suggestions in all matters concerning the Trust Fund, both as to income and capital, its management, administration, investment, distribution and the exercise of any of your discretionary powers and duties.

本人 / 吾等希望，受託人行使全權決定權時，就執行信託授與的權力和責任，及對該信託資金作出管理或行政決策時（包括但不限於受託人添加和 / 或刪除已命名之受益人）時，受託人會選擇與本人 / 吾等協商，並考慮本人 / 吾等對此信託及其所有相關事宜的建議及意向，包括對信託收入和資本作出之管理、行政決策、投資與分配。

2. Distribution of income and/or capital of the Trust Fund to me/us as the First Tier Beneficiaries during my/our lifetime with a final distribution of the Trust Fund to the Second Tier Beneficiaries after my/our death.

在本人 / 吾等作為第一階層受益人且生存時，分配信託資金之收入和 / 或資本予本人 / 吾等，及在本人 / 吾等離世後，分配剩餘信託資金予第二階層受益人。

2.1 It is my/our wish that you distribute the income and/or capital or part thereof of the Trust Fund, to me/us as a beneficiary/ies of the Trust (“**First Tier Beneficiaries**” and each a “**First Tier Beneficiary**”), which details are as follows, on my/our request from time to time during my/our lifetime:

在本人 / 吾等生存及作為信託受益人（統稱為「**第一階層受益人們**」且各自稱為「**第一階層受益人**」）時，本人 / 吾等希望受託人根據本人 / 吾等不時的要求分配信託計劃內之收入和 / 或資本或部份予本人 / 吾等（詳情如下）。

Name of First Tier Beneficiaries 第一階層受益人姓名

	Beneficiary 受益人	Beneficiary 受益人	Beneficiary 受益人	Beneficiary 受益人
Name in local language 姓名				
Name in English 英文姓名				
Percentage of share 資產分配百分比	In Equal Shares (for Joint beneficiaries only) 均分資產 (僅適用於有共同受益人)			

If there is more than one First Tier Beneficiary and any one First Tier Beneficiary predeceases the other First Tier Beneficiaries, it is my/our wish that the share of the deceased First Tier Beneficiary be distributed to the surviving First Tier Beneficiaries in equal shares if more than one.

若多於一名的第一階層受益人及任何第一階層受益人在其他第一階層受益人仍生存時離世，本人 / 吾等希望由仍生存之第一階層受益人均分（若多於一人）剩餘之信託資產。

2.2 In the event of the death of all the First Tier Beneficiaries and subject to paragraph 3 below, it is my/our wish that:

在本人 / 吾等列於第一階層的受益人全部離世及參考下列第 3 條款的要求下，本人 / 吾等希望：

2.2.1 you consult with and consider the wishes of _____
[Name of 1st Second Tier Beneficiaries] (“**1st Second Tier Beneficiary**”) as to how the Trust Fund should be managed including without limitation the distribution of the whole of the remaining or available income and capital of the Trust Fund (“**1st Distribution**”) to the 1st Second Tier Beneficiary;

受託人將向_____ [第二階層之第一受益人姓名] (「**第二階層之第一受益人**」) 諮詢信託資金之處理，包括但不限於將所有剩餘或可用之收入及資本分配 (「**第一次分配**」) 予以第二階層之第一受益人。

2.2.2 PROVIDED always that if the 1st Second Tier Beneficiary (i) does not survive me/us for a period of at least 30 days; or (ii) dies before the 1st Distribution; or (iii) dies after the 1st Distribution and there is still income and capital of the Trust Fund available for distribution, then it is my/our wish that you consult with _____
[Name of 2nd Second Tier Beneficiary] (“**2nd Second Tier Beneficiary**”) as to how the Trust Fund should be managed including without limitation the distribution of the whole of the remaining or available income and capital of the Trust Fund (“**2nd Distribution**”) to the 2nd Second Tier Beneficiary;

惟若第二階層之第一受益人 (i) 未能在本人 / 吾等離世後三十天存活；或 (ii) 於第一次分配前離世；或 (iii) 於第一次分配後離世而信託資產仍有收入及資本分配時，本人 / 吾等希望受託人將向_____ [第二階層之第二受益人姓名] (「**第二階層之第二受益人**」) 諮詢信託資金之處理，包括但不限於將所有剩餘或可用之收入及資本分配 (「**第二次分配**」) 予以第二階層之第二受益人。

2.2.3 PROVIDED always that if the 2nd Second Tier Beneficiary (i) does not survive me/us for a period of at least 30 days; or (ii) dies before the 2nd Distribution; or (iii) dies after the 2nd Distribution and there is still income and capital of the Trust Fund available for distribution, then it is my/our wish that you consult with _____
[Name of 3rd Second Tier Beneficiary] (“**3rd Second Tier Beneficiary**”) as to how the Trust Fund should be managed including without limitation the distribution of the whole of the remaining or available income and capital of the Trust Fund (“**3rd Distribution**”) to the 3rd Second Tier Beneficiary;

惟若第二階層之第二受益人 (i) 未能在本人 / 吾等離世後三十天存活；或 (ii) 於第二次分配前離世；或 (iii) 於第二次分配後離世而信託資金仍有收入及資本分配時，本人 / 吾等希望受託人將向_____ [第二階層之第三受益人姓名] (「**第二階層之第三受益人**」) 諮詢信託基金之處理，包括但不限於將所有剩餘或可用之收入及資本分配 (「**第三次分配**」) 予以第二階層之第三受益人。

(1st Second Tier Beneficiary, 2nd Second Tier Beneficiary and 3rd Second Tier Beneficiary collectively referred as “**Second Tier Beneficiaries**” and each a “**Second Tier Beneficiary**”).

(第二階層之受益人各自稱為「**第二階層之第一受益人**」、 「**第二階層之第二受益人**」及「**第二階層之第三受益人**」並統稱為「**第二階層受益人**」)

Name of Second Tier Beneficiaries 第二階層受益人姓名

Priority Sequence 受益人順位	First Beneficiary 第一受益人	Second Beneficiary 第二受益人	Third Beneficiary 第三受益人
Name in local language 姓名			
Gender 性別	<input type="checkbox"/> Male 男性 <input type="checkbox"/> Female 女性	<input type="checkbox"/> Male 男性 <input type="checkbox"/> Female 女性	<input type="checkbox"/> Male 男性 <input type="checkbox"/> Female 女性
Date of Birth 出生年月日	DD/ MM/ YYYY 日/ 月/ 年	DD/ MM/ YYYY 日/ 月/ 年	DD/ MM/ YYYY 日/ 月/ 年
Percentage of share 資產分配百分比	100%	100%	100%

Note: Personal details of each Second Tier Beneficiary will be provided in the "Personal Details of Beneficiary Form" separately.

備註：第二階層之各受益人的個人資料記載於「受益人個人資料」表，將另行提供。

2.3 It is my/our wish that no distributions be made to any beneficiary if (i) the beneficiary has not attained the age of 18 years of age; or (ii) the aggregate sum of distribution is less than USD 100. Any such distribution will be held by the trustee until such beneficiary attains the age of 18 years.

本人 / 吾等希望信託受託人不發放資產給任何受益人若 (i) 受益人未滿十八歲；或 (ii) 資產分配總和少於一百美元。若受益人未滿 18 歲，則信託受託人將在該受益人年滿 18 歲時方發放資產。

3. Contributions after my/our death 本人 / 吾等離世後之計劃供款

3.1 It is my/our wish that after my/our death you would consult with and consider the wishes of the 1st Second Tier Beneficiary in all matters concerning the Contribution, as defined in the Terms and Conditions and the management and administration of and the application of income and capital of the Trust which includes without limitation the option to set up a new trust. In particular, it is my/our wish for the 1st Second Tier Beneficiary to continue to pay the Contribution if the 1st Second Tier Beneficiary wishes to do so after my/our death.

本人 / 吾等希望在本人 / 吾等離世後，受託人將向第二階層之第一受益人諮詢在條款及細則定義下之所有關於計劃供款、信託收入及資本的處理，包括但不限於設立新信託之事宜並考慮其意願。本人 / 吾等尤其希望在本人 / 吾等離世後，若第二階層之第一受益人願意，可繼續計劃之供款。

3.2 If the 1st Second Tier Beneficiary (i) does not survive me/us for a period of at least 30 days; or (ii) dies before the assignment, conversion or termination of the Trust, then it is my/our wish that you would consult with and consider the wishes of the 2nd Second Tier Beneficiary in all matters concerning the Contribution and the management and administration of and the application of income and capital of the Trust which includes without limitation the option to set up a new trust. In particular, it is my/our wish for the 2nd Second Tier Beneficiary to continue to pay the Contribution if the 2nd Second Tier Beneficiary wishes to do so after my/our death.

若第二階層之第一受益人 (i) 未能在本人 / 吾等離世後三十天存活；或 (ii) 於計劃轉讓或解約前離世，本人 / 吾等希望，在本人 / 吾等離世後，受託人將向第二階層之第二受益人諮詢在條款及細則定義下之所有關於計劃供款、信託收入及資本的處理，包括但不限於設立新信託之事宜並考慮其意願。本人 / 吾等尤其希望，在本人 / 吾等離世後，若第二階層之第二受益人願意，可繼續計劃之供款。

3.3 If the 2nd Second Tier Beneficiary (i) does not survive me for a period of at least 30 days; or (ii) dies before the assignment, conversion or termination of the Trust, then it is my/our wish that you would consult with and consider the wishes of the 3rd Second Tier Beneficiary in all matters concerning the Contribution and the management and administration of and the application of income and capital of the Trust which includes without limitation the option to set up a new trust. In particular, it is my wish for the 3rd second Tier Beneficiary to continue to pay the Contribution if the 3rd Second Tier Beneficiary wishes to do so after my/our death.

若第二階層之第二受益人 (i) 未能在本人 / 吾等離世後三十天存活；或 (ii) 於計劃轉讓或解約前離世，本人 / 吾等希望，在本人 / 吾等離世後，受託人將向第二階層之第三受益人諮詢在條款及細則定義下之所有關於計劃供款、信託收入及資本的處理，包括但不限於設立新信託之事宜並考慮其意願。本人 / 吾等尤其希望，在本人 / 吾等離世後，若第二階層之第三受益人願意，可繼續計劃之供款。

3.4 If the respective Second Tier Beneficiary does not wish to continue to pay the Contribution, it is my/our wish for you to make all necessary arrangements to either convert the Plan to paid-up status if possible and applicable or terminate the Plan in accordance with the Terms and Conditions and to distribute the whole of the remaining or available income and/or capital or part thereof of the Trust Fund in accordance to paragraph 2.2 above.

若該第二階層之受益人不希望繼續供款，本人 / 吾等希望受託人將作出一切必要的安排。如情況許可，本人 / 吾等希望受託人能將計劃轉換至停供狀態，或根據計劃的條款及細則終止計劃並依照上列 2.2 項分配所有剩餘或可得之信託收入和 / 或資本或部份信託資金。

The above wishes shall remain valid and in force until such time as they are superseded in writing by myself/ourselves.

上述意願應保持有效，直至本人 / 吾等另以書面通知取代為止。

This letter of wishes shall be governed and construed in accordance with the laws of Hong Kong.

此意願書將根據香港特別行政區的法律詮釋及受其管轄。

If there is any conflict between this Letter of Wishes and any and all of its translations, the English version of this Letter of Wishes shall prevail.

如本意願書與翻譯為其他語言的版本間有任何歧異，則以英文版的意願書內容為準。

Signed by Settlor(s): / 由委託人簽署：

Name of Settlor 委託人姓名		Signature of Settlor 委託人簽名 	
Name of Settlor 委託人姓名		Signature of Settlor 委託人簽名 	
Name of Settlor 委託人姓名		Signature of Settlor 委託人簽名 	
Name of Settlor 委託人姓名		Signature of Settlor 委託人簽名 	
Plan Number 計劃號碼		Signed Date 簽署日期	DD/ MM/ YYYY 日/ 月/ 年