

RESPONSIBILITY STATEMENT AND FORWARD-LOOKING STATEMENTS

DIRECTORS' RESPONSIBILITY FOR THE CONTENTS OF THIS DOCUMENT

This document, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the Companies (WUMP) Ordinance, the Securities and Futures (Stock Market Listing) Rules (Chapter 571V of the Laws of Hong Kong) and the Listing Rules for the purpose of giving information to the public with regard to the Group.

The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this document is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this document misleading.

INFORMATION AND REPRESENTATION

Our Company has issued this document solely in connection with the [REDACTED] and the [REDACTED]. This document does not constitute an [REDACTED] to sell or a solicitation of an [REDACTED] to buy any securities other than the [REDACTED] offered by this document pursuant to the [REDACTED].

This document may not be used for the purpose of, and does not constitute, an [REDACTED] or invitation in any other jurisdiction or in any other circumstances.

No action has been taken to permit a [REDACTED] of the [REDACTED] in any jurisdiction other than Hong Kong and no action has been taken to permit the distribution of this document in any jurisdiction other than Hong Kong. The distribution of this document and the [REDACTED] and [REDACTED] of the [REDACTED] in other jurisdictions are subject to restrictions and may not be made except as permitted under the applicable securities laws of such jurisdictions pursuant to registration with or authorisation by the relevant securities regulatory authorities or an exemption therefrom.

You should only rely on the information contained in this document to make your [REDACTED] decision.

Neither our Company nor any of the Relevant Persons has authorised anyone to provide you with any information or to make any representation that is different from what is contained in this document.

No representation is made that there has been no change or development reasonably likely to involve a change in the Group's affairs since the date of this document or that the information contained in this document is correct as at any date subsequent to its date. In addition, no representation is made in relation to any local accounts published by the Group in the jurisdictions in which the Group operates, and these should not be relied upon by prospective investors, and may be inconsistent with the information contained within this document.

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PROFESSIONAL TAX ADVICE RECOMMENDED

You should consult your professional advisors if you are in any doubt as to the taxation implications of [REDACTED], the Shares or exercising any rights attaching to the Shares. Neither our Company nor any of the Relevant Persons accepts responsibility for any tax effects or liabilities resulting from your [REDACTED], the Shares or your exercise of any rights attaching to the Shares.

REGISTER OF SHAREHOLDERS AND STAMP DUTY

Our principal register of members will be maintained by our principal [REDACTED], [REDACTED], in the Cayman Islands and our Hong Kong register of members will be maintained by our [REDACTED], [REDACTED], in Hong Kong.

All [REDACTED] issued pursuant to [REDACTED] made in the [REDACTED] and the [REDACTED] will be registered on our Hong Kong register of members. [REDACTED] in our Shares registered on our Hong Kong register of members will be subject to Hong Kong stamp duty. For further details of Hong Kong stamp duty, please seek professional tax advice.

FORWARD-LOOKING STATEMENTS

This document contains forward-looking statements that involve risks and uncertainties, including statements based on our current expectations, assumptions, estimates and projections about us and our industry. All statements other than statements of historical fact contained in this document, including, without limitation:

- (a) the discussions of our business strategies, objectives and expectations regarding our future operations, margins, profitability, liquidity and capital resources;
- (b) the future development of, and trends and conditions in, the insurance industry and the general economy of the countries in which we operate or plan to operate;
- (c) our ability to control costs;
- (d) the nature of, and potential for, the future development of our business; and
- (e) any statements preceded by, followed by or that include words and expressions such as “expect”, “believe”, “plan”, “intend”, “estimate”, “forecast”, “project”, “anticipate”, “seek”, “may”, “will”, “ought to”, “would”, “should” and “could” or similar words or statements,

as they relate to the Group or our management, are intended to identify forward-looking statements.

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These statements are based on assumptions regarding our present and future business, our business strategies and the environment in which we will operate. These forward-looking statements reflect our current views as to future events and are not a guarantee of our future performance. Forward-looking statements are subject to certain known and unknown risks, uncertainties and assumptions, including the risk factors described in “*Risk Factors*”, which may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by these forward-looking statements. These forward-looking statements include statements regarding, among other things, the following:

- changes in the laws, rules and regulations relating to our business operations;
- technological changes in the future;
- prevailing economic and market conditions in the markets in which we operate or plan to operate;
- changes or volatility in interest rates, foreign exchange rates or other rates or prices that may affect our operations and financial results;
- changes in population growth and other demographic trends, including mortality, morbidity and longevity rates;
- developments of our competitors and other competitive pressures within the insurance industry in which we operate;
- changes in consumer demand and preferences for the products and services we offer;
- our ability to maintain and expand our customer base efficiently;
- effectiveness of our ability to identify, measure, monitor and control risks in our business, including our ability to improve our overall risk profile and risk management practices;
- our ability to properly price our products and services and establish reserves for future policy benefits and claims;
- developments in our business strategies and business plans;
- our ability to successfully implement our strategy, growth and expansion; and
- our expectation regarding the use of the [REDACTED] from the [REDACTED].

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Projections, assumptions and estimates of our future performance and the future performance of the industry in which we operate is necessarily subject to a high degree of uncertainty and risk due to a variety of factors, including those described in "*Risk Factors*" and elsewhere in this document.

Subject to the requirements of applicable laws, rules and regulations, we do not have any obligation, and undertake no obligation, to update or otherwise revise the forward-looking statements in this document, whether as a result of new information, future events or developments or otherwise.

As a result of these and other risks, uncertainties and assumptions, the forward-looking events and circumstances discussed in this document might not occur in the way we expect or at all. Accordingly, you should not place undue reliance on any forward-looking information. All forward-looking statements contained in this document are qualified by reference to the cautionary statements set out in this section.

In this document, statements of or references to our intentions or that of any of the Directors are made as at the date of this document. Any of these intentions may change in light of future developments.