

10th February, 2018

TO WHOM IT MAY CONCERN

Re: Mr Zhai Hanfeng

I am writing to provide this reference for Mr Zhai Hanfeng

He had joined our company's Business Training Program from 4<sup>th</sup> February, 2018 to 10 <sup>th</sup>February, 2018. In the Business Training Program, he has gone through the company in depth background induction, professional training as well as global investment, wealth and risk management to gain a better insight in business scope, presentation skills and global investment opportunities.

In addition, he also displayed an excellent ability to communicate with other teammates in the course of this program. Under our evaluation, Mr Zhai Hanfeng was selected as the outstanding student of the class. I am very satisfied with his work attitude.

I would like to thank his efforts and contributions he made in our company, and I am so pleased that my colleague can share this valuable achievement. We wish Mr Zhai Hanfeng the best in his future endeavors.

For more information about Mr Zhai Hanfeng, please email to: ronald tam@wm-boclife.com.hk

With personal regards,

Mr. Luk On Pak Albert

District Director

**BOC Group Life Assurance Company Limited**