

26 August 2017

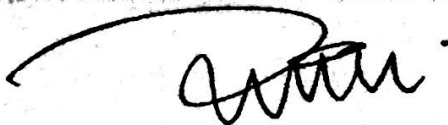
To Whom It May Concern,

This is to certify that Kwan Hiu Hong has completed the FTLife Young Leaders' Development Program 2017. During the program, Kwan Hiu Hong demonstrated enthusiasm for financial planning and participated in training sessions.

The FTLife Young Leaders' Development Program aims to build knowledge and enable up-and-coming professionals to make better informed career decisions. By undertaking a series of workshops, interns are able to develop business acumen and gain insights into the insurance and wealth management industry. The mentorship element of the program facilitates an invaluable transfer of knowledge from experienced practitioners, while granting a unique opportunity to work alongside seasoned managers in a competitive industry.

We wish Kwan Hiu Hong well in his future endeavours and believe he will become a valuable contributor to any organisation. If you wish to inquire further into Kwan Hiu Hong's program performance, please email us at internship@ftlife.com.hk.

Yours faithfully,



Angela Yam
Chief Marketing Officer