

Historical Crediting Interest Rates for Universal Life Products

The historical crediting interest rates listed below include that of our universal life insurance products under which new policies have been issued in the previous 5 calendar years prior to reporting year 2019. Please be reminded that the historical crediting interest rates shown below are not guaranteed and should not be taken as indicator of future performance of our universal life insurance products. The actual crediting interest rates may differ from the historical crediting interest rates as illustrated.

Product	Currency	Historical Crediting Interest Rates for reporting year 2019							
		2019	2018	2017	2016	2015	2014	2013	2012
Gorgeous Dragon RMB Universal Life Plan	RMB	3.43%	3.41% [^]	3.40%	3.40%	3.40%	3.40%	3.40%	N/A
ProRich Universal Life Plan (RMB)	RMB	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	N/A
Legacy Universal Life Plan	USD	3.80%	3.80%	3.80% [#]	4.06% [*]	4.10%	4.10%	N/A	N/A
Legacy Basic Universal Life Plan	USD	3.80%	3.80%	3.80% [#]	4.06% [*]	4.10%	4.10%	N/A	N/A

Remarks

- The above figures are calculated before applying any relevant policy charges (e.g. administration charge, cost of insurance, etc).
- Some of the results are shown as "N/A" because the corresponding policies were not available at the relevant time.

[^] Effective from 1 September, 2018, crediting interest rates for Gorgeous Dragon RMB Universal Life Plan changed from 3.40% to 3.43%. The rate of 3.40% applied over 243 days from 1 Jan, 2018 to 31 August, 2018 and the rate of 3.43% applied over the remaining days from 1 September, 2018 to 31 December, 2018. Therefore, 3.41% is the time-weighted crediting interest rate for calendar year 2018 with respect to the above changes. The calculation is as follows:

$$3.41\% = (3.40\% * 243 \text{ days} + 3.43\% * 122 \text{ days}) / 365 \text{ days, where } 365 \text{ is the total number of days in } 2018.$$

[#] Effective from 1 Jan, 2017, crediting interest rates for both Legacy Universal Life Plan and Legacy Basic Universal Life Plan changed from 4.00% to 3.80%.

^{*} Effective from 1 August, 2016, crediting interest rates for both Legacy Universal Life Plan and Legacy Basic Universal Life Plan changed from 4.10% to 4.00%. The rate of 4.10% applied over 213 days from 1 Jan, 2016 to 31 July, 2016 and the rate of 4.00% applied over the remaining days from 1 August, 2016 to 31 December, 2016. Therefore, 4.06% is the time-weighted crediting interest rate for calendar year 2016 with respect to the above changes. The calculation is as follows:

$$4.06\% = (4.10\% * 213 \text{ days} + 4.00\% * 153 \text{ days}) / 366 \text{ days, where } 366 \text{ is the total number of days in } 2016.$$

萬用壽險產品之過往派息率紀錄

以下列出之過往派息率包括 2019 年度前 5 個歷年有新保單簽發的萬用壽險產品。請留意以下之過往派息率並非保證，且不應被視為本公司萬用壽險產品未來之表現的指標。未來實際之派息率可能與以下所述之過往派息率存有出入。

產品名稱	貨幣	2019 年度之過往派息率							
		2019	2018	2017	2016	2015	2014	2013	2012
翔龍人民幣 萬用壽險計劃	人民幣	3.43%	3.41%^	3.40%	3.40%	3.40%	3.40%	3.40%	不適用
「裕賞」 萬用壽險計劃 (人民幣)	人民幣	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	不適用
承富永傳 萬用壽險計劃	美金	3.80%	3.80%	3.80%#	4.06%*	4.10%	4.10%	不適用	不適用
承富傳源 萬用壽險計劃	美金	3.80%	3.80%	3.80%#	4.06%*	4.10%	4.10%	不適用	不適用

備註

- 以上數據乃在扣除相關保單費用（如行政費用，保險費用等）前計算所得。
- 由於某些產品於相應之時間尚未推出，上述的部分結果會顯示為"不適用"。
- ^ 由 2018 年 9 月 1 日起，翔龍人民幣萬用壽險計劃之派息率從 3.40%調整為 3.43%。即於 2018 年 1 月 1 日至 2018 年 8 月 31 日期間共 243 日的年度派息率為 3.40%，於 2018 年 9 月 1 日至 2018 年 12 月 31 日期間共 122 日的年度派息率為 3.43%。基於以上派息率之改變，適用於 2018 年度之派息率的時間加權平均值為 3.41%，其計算方法如下：

$$3.41\% = (3.40\% * 243 \text{ 日} + 3.43\% * 122 \text{ 日}) / 365 \text{ 日}; 365 \text{ 是 } 2018 \text{ 年的總日數。}$$
- # 由 2017 年 1 月 1 日起，承富永傳萬用壽險計劃及承富傳源萬用壽險計劃之派息率從 4.00%調整為 3.80%。
- * 由 2016 年 8 月 1 日起，承富永傳萬用壽險計劃及承富傳源萬用壽險計劃之派息率從 4.10%調整為 4.00%。即於 2016 年 1 月 1 日至 2016 年 7 月 31 日期間共 213 日的年度派息率為 4.10%，於 2016 年 8 月 1 日至 2016 年 12 月 31 日期間共 153 日的年度派息率為 4.00%。基於以上派息率之改變，適用於 2016 年度之派息率的時間加權平均值為 4.06%，其計算方法如下：

$$4.06\% = (4.10\% * 213 \text{ 日} + 4.00\% * 153 \text{ 日}) / 366 \text{ 日}; 366 \text{ 是 } 2016 \text{ 年的總日數。}$$