

Historical Crediting Interest Rates for Universal Life Products

The historical crediting interest rates listed below include that of our universal life insurance products which have issued new policies since 2010, and still have policies in force in reporting year 2025. 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 2025									
		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Gorgeous Dragon RMB Universal Life Plan	RMB	3.00%	3.07% ¹	3.33% ²	3.43%	3.43%	3.43%	3.43%	3.41% ³	3.40%	3.40%
ProRich Universal Life Plan (RMB)	RMB	3.00%	3.07% ¹	3.33% ²	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
Legacy Universal Life Plan	USD	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80% ⁴	4.06% ⁵
Legacy Basic Universal Life Plan	USD	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80% ⁴	4.06% ⁵

Remarks

The above figures are calculated before applying any relevant policy charges (e.g. administration charge, cost of insurance, etc).

- Effective from 1 May, 2024, crediting interest rates for both Gorgeous Dragon RMB Universal Life Plan and ProRich Universal Life Plan (RMB) changed from 3.20% to 3.00%. The rate of 3.20% applied over 121 days from 1 Jan, 2024 to 30 Apr, 2024 and the rate of 3.00% applied over the remaining days from 1 May, 2024 to 31 December, 2024. Therefore, 3.07% is the time-weighted crediting interest rate for calendar year 2024 with respect to the above changes. The calculation is as follows:

$$3.07\% = (3.20\% \times 121 \text{ days} + 3.00\% \times 245 \text{ days}) / 366 \text{ days}, \text{ where } 366 \text{ is the total number of days in } 2024.$$
- Effective from 1 August, 2023, crediting interest rates for both Gorgeous Dragon RMB Universal Life Plan and ProRich Universal Life Plan (RMB) changed from 3.43% to 3.20%. The rate of 3.43% applied over 212 days from 1 Jan, 2023 to 31 July, 2023 and the rate of 3.20% applied over the remaining days from 1 August, 2023 to 31 December, 2023. Therefore, 3.33% is the time-weighted crediting interest rate for calendar year 2023 with respect to the above changes. The calculation is as follows:

$$3.33\% = (3.43\% \times 212 \text{ days} + 3.20\% \times 153 \text{ days}) / 365 \text{ days}, \text{ where } 365 \text{ is the total number of days in } 2023.$$
- 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:

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

5. 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 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自 2010 年起曾發出新保單，及於 2025 年度內仍有有效保單的萬用壽險產品。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	2025 年度之過往派息率									
		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
翔龍人民幣 萬用壽險計劃	人民幣	3.00%	3.07% ¹	3.33% ²	3.43%	3.43%	3.43%	3.43%	3.41% ³	3.40%	3.40%
「裕賞」 萬用壽險計劃 (人民幣)	人民幣	3.00%	3.07% ¹	3.33% ²	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%	3.43%
承富永傳 萬用壽險計劃	美金	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80% ⁴	4.06% ⁵
承富傳源 萬用壽險計劃	美金	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80% ⁴	4.06% ⁵

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 2024 年 5 月 1 日起，翔龍人民幣萬用壽險計劃及「裕賞」萬用壽險計劃（人民幣）之派息率從 3.20% 調整為 3.00%。
即於 2024 年 1 月 1 日至 2024 年 4 月 30 日期間共 121 日的年度派息率為 3.20%，於 2024 年 5 月 1 日至 2024 年 12 月 31 日期間共 245 日的年度派息率為 3.00%。基於以上派息率之改變，適用於 2024 年度之派息率的時間加權平均值為 3.07%，其計算方法如下：
$$3.07\% = (3.20\% \times 121 \text{ 日} + 3.00\% \times 245 \text{ 日}) / 366 \text{ 日} ; 366 \text{ 是 } 2024 \text{ 年的總日數}。$$
- 由 2023 年 8 月 1 日起，翔龍人民幣萬用壽險計劃及「裕賞」萬用壽險計劃（人民幣）之派息率從 3.43% 調整為 3.20%。
即於 2023 年 1 月 1 日至 2023 年 7 月 31 日期間共 212 日的年度派息率為 3.43%，於 2023 年 8 月 1 日至 2023 年 12 月 31 日期間共 153 日的年度派息率為 3.20%。基於以上派息率之改變，適用於 2023 年度之派息率的時間加權平均值為 3.33%，其計算方法如下：
$$3.33\% = (3.43\% \times 212 \text{ 日} + 3.20\% \times 153 \text{ 日}) / 365 \text{ 日} ; 365 \text{ 是 } 2023 \text{ 年的總日數}。$$
- 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：

$3.41\% = (3.40\% \times 243 \text{ 日} + 3.43\% \times 122 \text{ 日}) / 365 \text{ 日}$ ；365 是 2018 年的總日數。

4. 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%。
5. 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：

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