

Fulfillment Ratios of Dividends and Interests

(Reporting year 2024)

The following tables are fulfillment ratios of non-guaranteed terminal dividends / special dividends, accumulated annual dividends and interests and accumulated interests for products which have new policies issued since 2010 and are still in force in the current reporting year. The ratios are calculated up to the respective policy anniversary in the current reporting year.

The fulfillment ratio for terminal dividends / special dividends is calculated as the ratio of aggregate payout of terminal dividends / special dividends against the corresponding aggregate illustrated amounts at the point of sale for all relevant policies actually terminated in the current reporting year.

The fulfillment ratio for accumulated annual dividends and interests is calculated as the ratio of aggregate actual accumulated annual dividends and interests against the corresponding aggregate illustrated amounts at the point of sale for all relevant in force policies.

The fulfillment ratio for accumulated interests is calculated as the ratio of actual interests accumulated on cash coupons or guaranteed monthly income (if applicable) against the corresponding accumulated illustrated amounts at the point of sale for all relevant in force policies.

For the purpose of calculation of fulfillment ratios, it is assumed that all premiums are paid in full when due, no cash withdrawal or policy loans are taken throughout the term of the policy, no special dividend cash out option is exercised, and policyowners opt to leave all declared annual dividends and cash coupons with the Company for interest accumulation based on the relevant actual interest rates. As a result, the fulfillment ratios shown may not represent the situation of each individual policy.

i) Participating Policies

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2024										
					Policy Year 1(Policies effective in 2023)	Policy Year 2(Policies effective in 2022)	Policy Year 3(Policies effective in 2021)	Policy Year 4(Policies effective in 2020)	Policy Year 5(Policies effective in 2019)	Policy Year 6(Policies effective in 2018)	Policy Year 7(Policies effective in 2017)	Policy Year 8(Policies effective in 2016)	Policy Year 9(Policies effective in 2015)	Policy Year 10(Policies effective in 2014)	
Prosperity Wealth Whole Life Plan	Participating Whole Life	Oct 2016	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan	Participating Whole Life	Feb 2017	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Brilliant Wealth Whole Life Plan	Participating Whole Life	Aug 2017	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	100%	100%	100%	100%	100%	101%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Brilliant Wealth Whole Life Plan	Participating Whole Life	Aug 2017	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan 2	Participating Whole Life	Mar 2019	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	100%	100%	100%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan 2	Participating Whole Life	Mar 2019	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Fortune Bright Saver	Participating Annuity	Aug 2020	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	99%	100%	99%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Fortune Bright Saver	Participating Annuity	Aug 2020	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2024									
					Policy Year 1(Policies effective in 2023)	Policy Year 2(Policies effective in 2022)	Policy Year 3(Policies effective in 2021)	Policy Year 4(Policies effective in 2020)	Policy Year 5(Policies effective in 2019)	Policy Year 6(Policies effective in 2018)	Policy Year 7(Policies effective in 2017)	Policy Year 8(Policies effective in 2016)	Policy Year 9(Policies effective in 2015)	Policy Year 10(Policies effective in 2014)
Smart Combo Protector	Participating Whole Life	Dec 2020	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Smart Combo Protector	Participating Whole Life	Dec 2020	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver	Participating Whole Life	Jan 2021	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	100%	88%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver	Participating Whole Life	Jan 2021	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan 3	Participating Whole Life	Jun 2021	All	Accumulated Annual Dividends and Interest	100%	99%	100%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan 3	Participating Whole Life	Jun 2021	All	Terminal Dividend	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver 2	Participating Whole Life	Oct 2021	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	97%	97%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver 2	Participating Whole Life	Oct 2021	All	Special Dividend	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2024									
					Policy Year 1(Policies effective in 2023)	Policy Year 2(Policies effective in 2022)	Policy Year 3(Policies effective in 2021)	Policy Year 4(Policies effective in 2020)	Policy Year 5(Policies effective in 2019)	Policy Year 6(Policies effective in 2018)	Policy Year 7(Policies effective in 2017)	Policy Year 8(Policies effective in 2016)	Policy Year 9(Policies effective in 2015)	Policy Year 10(Policies effective in 2014)
Wealth Elite Saver 3	Participating Whole Life	Aug 2022	All	Accumulated Annual Dividends and Interest	100%	100%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver 3	Participating Whole Life	Aug 2022	All	Special Dividend	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver 3 – Golden Years	Participating Whole Life	Jan 2023	All	Accumulated Annual Dividends and Interest	100%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Elite Saver 3 – Golden Years	Participating Whole Life	Jan 2023	All	Special Dividend	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Fortune Elite Protector (Evolving Protection)	Participating Whole Life	Apr 2023	All	Accumulated Annual Dividends and Interest	100%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Fortune Elite Protector (Evolving Protection)	Participating Whole Life	Apr 2023	All	Terminal Dividend	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Whole Life Plan 5	Participating Whole Life	Jul 2023	All	Special Dividend	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

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Fortune Income Creator	Participating Annuity	Jan 2024	All	Accumulated Annual Dividends and Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Fortune Income Creator	Participating Annuity	Jan 2024	All	Terminal Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Prosperity Booster Multi-Currency Insurance Plan	Participating Whole Life	Aug 2024	All	Special Dividend	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

ii) Others

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2024										
					Policy Year 1(Policies effective in 2023)	Policy Year 2(Policies effective in 2022)	Policy Year 3(Policies effective in 2021)	Policy Year 4(Policies effective in 2020)	Policy Year 5(Policies effective in 2019)	Policy Year 6(Policies effective in 2018)	Policy Year 7(Policies effective in 2017)	Policy Year 8(Policies effective in 2016)	Policy Year 9(Policies effective in 2015)	Policy Year 10(Policies effective in 2014)	
Precious Wealth Whole Life Plan	Whole Life	Jul 2016	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	111%	113%	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Maker Whole Life Plan	Whole Life	Aug 2016	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	111%	113%	N/A ⁽¹⁾	N/A ⁽¹⁾
Precious Wealth Successor Whole Life Plan	Whole Life	Jan 2017	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	111%	113%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Successor Whole Life Plan	Whole Life	Jan 2017	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	111%	113%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Power 5 Endowment Plan	Annuity	Oct 2017	All	Accumulated Interest	N/A ⁽¹⁾	100%	102%	101%	99%	111%	111%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
To:tomorrow Whole Life Plan	Whole Life	Jan 2018	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	111%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
Wealth Successor Whole Life Plan 2	Whole Life	Jul 2018	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	100%	102%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2024									
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To:morrow Whole Life Plan 2	Whole Life	Jul 2018	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	100%	102%	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾
ABSOLUTE Annuity	Annuity	Sep 2018	All	Accumulated Interest	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾	N/A ⁽¹⁾

Remarks:

- Fulfillment ratios would be shown as “N/A” under the following situations:-
 - (1) The plan has no inforce policies in the corresponding effective year; or
 - (2) For the corresponding policy year, the illustrated amount of accumulated interest (if any) / accumulated annual dividends and interest (if any) / terminal dividend (if any) / special dividend (if any) at the point of sale was zero; or
 - (3) No terminal dividend / special dividend was paid as no relevant policy under the plan was terminated in the reporting year.

Please be reminded that the fulfillment ratios of dividends and interests are not an indicator of future declaration of our plans.