

Historical Crediting Interest Rates of Universal Life Product

(Reporting year 2024)

The following tables are historical crediting interest rates of universal life products which have new policies issued since 2010 and are still in force in the current reporting year. The historical crediting interest rates are calculated up to the end of the current reporting year.

The historical crediting interest rates are calculated as an average of crediting interest rates weighted by account balances of all the relevant in force policies in the respective calendar year. Where the crediting interest rates are declared more than once in a calendar year, a time-weighted crediting interest rate for such policy is used in the calculation.

The historical crediting interest rates shown may not represent the situation of each individual policy.

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(Reporting year 2024)

Reporting Year 2024
Issued on Feb 2025

Product Series	Launch Date	Historical Crediting Interest Rates for reporting year 2024									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Prime Fortune Universal Life Plan	Oct 2016	N/A ⁽ⁱ⁾	3.40%	3.40%	3.63% ¹	3.92%	3.82% ³	3.76% ⁴	3.92%	3.92%	3.83% ⁵
Wealth Master Universal Life Plan (Policies issued before 24 Jun 2020)	Mar 2017	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	3.70%	3.83% ²	3.92%	3.81% ³	3.76% ⁴	3.92%	3.92%	3.82% ⁵
Wealth Creator Universal Life Plan (Policies issued before 24 Jun 2020)	Apr 2017	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	3.70%	3.82% ²	3.92%	3.81% ³	3.77% ⁴	3.92%	3.92%	3.83% ⁵
Wealth Master Universal Life Plan (Policies issued on or after 24 Jun 2020)	Mar 2017	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	3.33%	3.33%	3.33%	3.33%	3.33%
Wealth Creator Universal Life Plan (Policies issued on or after 24 Jun 2020)	Apr 2017	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	N/A ⁽ⁱ⁾	3.33%	3.33%	3.33%	3.33%	3.33%

Remarks:

- The historical crediting interest rates are before deduction of any relevant policy charges, including but not limited to the Premium Charge and Policy Administration Fee, and allowance of Bonus Interest.
- Historical crediting interest rates would be shown as “N/A” if:
 - (i) The plan has no inforce policies in and before the corresponding year.
- ¹ Effective from 3 Jul, 2018, crediting interest rate for Prime Fortune Universal Life Plan changed from 3.40% to 3.92%.
- ² Effective from 3 Jul, 2018, crediting interest rates for Wealth Master Universal Life Plan (Policies issued before 24 Jun 2020) and Wealth Creator Universal Life Plan (Policies issued before 24 Jun 2020) changed from 3.70% to 3.92%.
- ³ Effective from 24 Jun, 2020, crediting interest rates for Prime Fortune Universal Life Plan, Wealth Master Universal Life Plan (Policies issued before 24 Jun 2020) and Wealth Creator Universal Life Plan (Policies issued before 24 Jun 2020) changed from 3.92% to 3.70%.
- ⁴ Effective from 1 Sep, 2021, crediting interest rates for Prime Fortune Universal Life Plan, Wealth Master Universal Life Plan (Policies issued before 24 Jun 2020) and Wealth Creator Universal Life Plan (Policies issued before 24 Jun 2020) changed from 3.70% to 3.92%.
- ⁵ Effective from 1 Mar, 2024, crediting interest rates for Prime Fortune Universal Life Plan, Wealth Master Universal Life Plan (Policies issued before 24 Jun 2020) and Wealth Creator Universal Life Plan (Policies issued before 24 Jun 2020) changed from 3.92% to 3.80%.
- The new crediting interest rate takes effect from the policy month where the 1st day of such month is on or after the effective date of rate change.

Please be reminded that the historical crediting interest rates are not an indicator of future declaration of our universal life product.