

## **Fulfillment Ratios of Dividends and Interests**

### **(Reporting year 2022)**

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 in the previous five calendar years of the above reporting year. The ratios are calculated up to the respective policy anniversary in the current reporting year.

The fulfilment ratio for terminal dividends / special dividends is calculated as the ratio of aggregate payout of terminal dividends / special dividends against the 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 illustrated amounts at the point of sale for all relevant inforce 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 illustrated amounts at the point of sale for all relevant inforce 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 2022									
					Policy Year 1 (Policies effective in 2021)	Policy Year 2 (Policies effective in 2020)	Policy Year 3 (Policies effective in 2019)	Policy Year 4 (Policies effective in 2018)	Policy Year 5 (Policies effective in 2017)	Policy Year 6 (Policies effective in 2016)	Policy Year 7 (Policies effective in 2015)	Policy Year 8 (Policies effective in 2014)	Policy Year 9 (Policies effective in 2013)	Policy Year 10 (Policies effective in 2012)
Prosperity Wealth Whole Life Plan	Whole Life	Oct 2016	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prosperity Booster Whole Life Plan	Whole Life	Feb 2017	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Brilliant Wealth Whole Life Plan	Whole Life	Aug 2017	All	Accumulat-ed Annual Dividends and Interest	100%	100%	100%	100%	101%	N/A	N/A	N/A	N/A	N/A
Brilliant Wealth Whole Life Plan	Whole Life	Aug 2017	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prosperity Booster Whole Life Plan 2	Whole Life	Mar 2019	All	Accumulat-ed Annual Dividends and Interest	100%	100%	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prosperity Booster Whole Life Plan 2	Whole Life	Mar 2019	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fortune Bright Saver	Whole Life	Aug 2020	All	Accumulat-ed Annual Dividends and Interest	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fortune Bright Saver	Whole Life	Aug 2020	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Smart Combo Protector	Whole Life	Dec 2020	All	Accumulat-ed Annual Dividends and Interest	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Smart Combo Protector	Whole Life	Dec 2020	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver	Whole Life	Jan 2021	All	Accumulat-ed Annual Dividends and Interest	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver	Whole Life	Jan 2021	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prosperity Booster Whole Life Plan 3	Whole Life	Jun 2021	All	Accumulat-ed Annual Dividends and Interest	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Prosperity Booster Whole Life Plan 3	Whole Life	Jun 2021	All	Terminal Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver 2	Whole Life	Oct 2021	All	Accumulat-ed Annual Dividends and Interest	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver 2	Whole Life	Oct 2021	All	Special Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver 3	Whole Life	Aug 2022	All	Accumulat-ed Annual Dividends and Interest	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Elite Saver 3	Whole Life	Aug 2022	All	Special Dividend	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**ii) Others**

Product Series	Product Type	Launch Date	Currency	Fulfillment Ratio Type	Fulfillment ratios for reporting year 2022									
					Policy Year 1 (Policies effective in 2021)	Policy Year 2 (Policies effective in 2020)	Policy Year 3 (Policies effective in 2019)	Policy Year 4 (Policies effective in 2018)	Policy Year 5 (Policies effective in 2017)	Policy Year 6 (Policies effective in 2016)	Policy Year 7 (Policies effective in 2015)	Policy Year 8 (Policies effective in 2014)	Policy Year 9 (Policies effective in 2013)	Policy Year 10 (Policies effective in 2012)
Precious Wealth Whole Life Plan	Whole Life	Jul 2016	All	Accumulated Interest	N/A	N/A	N/A	N/A	110%	111%	N/A	N/A	N/A	N/A
Wealth Maker Whole Life Plan	Whole Life	Aug 2016	All	Accumulated Interest	N/A	N/A	N/A	N/A	110%	111%	N/A	N/A	N/A	N/A
Precious Wealth Successor Whole Life Plan	Whole Life	Jan 2017	All	Accumulated Interest	N/A	N/A	N/A	110%	111%	N/A	N/A	N/A	N/A	N/A
Wealth Successor Whole Life Plan	Whole Life	Jan 2017	All	Accumulated Interest	N/A	N/A	N/A	110%	111%	N/A	N/A	N/A	N/A	N/A
Power 5 Endowment Plan	Annuity	Oct 2017	All	Accumulated Interest	N/A	101%	99%	110%	111%	N/A	N/A	N/A	N/A	N/A
To:tomorrow Whole Life Plan	Whole Life	Jan 2018	All	Accumulated Interest	N/A	N/A	N/A	110%	N/A	N/A	N/A	N/A	N/A	N/A
Wealth Successor Whole Life Plan 2	Whole Life	Jul 2018	All	Accumulated Interest	N/A	N/A	99%	99%	N/A	N/A	N/A	N/A	N/A	N/A
To:tomorrow Whole Life Plan 2	Whole Life	Jul 2018	All	Accumulated Interest	N/A	N/A	99%	99%	N/A	N/A	N/A	N/A	N/A	N/A
ABSOLUTE Annuity	Annuity	Sep 2018	All	Accumulated Interest	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Remarks:

- Fulfillment ratios would be shown as “N/A” under the following situations:-
  - i. The plan has no inforce policies in the corresponding effective year; or
  - ii. 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
  - iii. 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.