

Historical crediting interest rate of universal life products

The following table displays the historical crediting interest rates for each of the universal life insurance products.

Crediting interest rates for reporting year 2024

Universal life product	Currency	Historical crediting interest rates									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Delight Living Insurance Policy, Golden Retirement Plan, Maxi Living, Platinum Saver Insurance Plan, Premier Saver Insurance Policy, Prestige Living Protection Plan, Serene Living, Smart Living, Smart Education Saver and Talent Education Saver	GBP	1.45%	1.40%	1.39%	1.39%	1.30%	1.30%	2.30%	2.35%	2.40%	2.40%
	USD	2.60%	2.90%	3.10%	3.25%	3.35%	3.35%	3.35%	3.40%	3.40%	3.40%
	HKD	2.60%	2.90%	3.10%	3.25%	3.35%	3.35%	3.35%	3.40%	3.40%	3.40%
	AUD	2.71%	2.65%	2.56%	2.50%	2.35%	2.15%	2.15%	2.60%	3.05%	3.12%
	EUR	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

Crediting interest rates for reporting year 2024

Universal life product	Currency	Historical crediting interest rates										
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Education Saver and Senior Protector Plan	GBP	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	N/A	N/A	N/A
	USD	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	
	HKD	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	
	AUD	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	
	EUR	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	

Crediting interest rates for reporting year 2024

Universal life product	Currency	Historical crediting interest rates										
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Juvenile 128 - 5 Years	GBP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	USD	1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	HKD	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	AUD	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	N/A	N/A
	EUR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Crediting interest rates for reporting year 2024

Universal life product	Currency	Historical crediting interest rates										
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
Juvenile 128 - 10 Years and Juvenile 128 - 15 Years	GBP	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	USD	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	HKD	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	N/A	N/A	N/A
	AUD	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	EUR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes

- The crediting interest rates shown are calculated before any relevant policy fees and charges are applied (e.g. cost of insurance, administration charge etc.).
- These rates represent historical data and may not be predictive indicators of future crediting interest rates.
- The future crediting interest rates may be less or more favorable than the historical crediting interest rates, depending on various factors such as investment returns and surrenders.
- The crediting interest rate is subject to change from time to time.
- For the crediting interest rates relevant to individual policy, please refer to your policy anniversary statements or reach out to your insurance intermediary.
- Crediting interest rates are displayed as "N/A" because:
 - the corresponding product and/or policy currencies were unavailable in the calendar year; or
 - there were no in-force policies during the concerned reporting year.

Zurich Life Insurance (Hong Kong) Limited (a company incorporated in Hong Kong with limited liability)
Website: www.zurich.com.hk



The trademarks depicted are registered in the name of Zurich Insurance Company Ltd in many jurisdictions worldwide



萬用壽險產品過往派息率

以下列表展示了萬用壽險產品之過往派息率。

2024 年報告年度之派息率

萬用壽險產品	貨幣	過往派息率									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
「寫意人生保障計劃」、「金輝歲月退休保障計劃」、「添保人生保障計劃」、「尊貴人生儲蓄保障計劃」、「尊尚人生儲蓄保障計劃」、「雋富人生保障計劃」、「安裕人生保障計劃」、「聚寶人生保障計劃」、「優異生教育儲蓄保障計劃」及「資優生教育儲蓄保障計劃」	英鎊	1.45%	1.40%	1.39%	1.39%	1.30%	1.30%	2.30%	2.35%	2.40%	2.40%
	美元	2.60%	2.90%	3.10%	3.25%	3.35%	3.35%	3.35%	3.40%	3.40%	3.40%
	港元	2.60%	2.90%	3.10%	3.25%	3.35%	3.35%	3.35%	3.40%	3.40%	3.40%
	澳元	2.71%	2.65%	2.56%	2.50%	2.35%	2.15%	2.15%	2.60%	3.05%	3.12%
	歐元	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%

2024 年報告年度之派息率

萬用壽險產品	貨幣	過往派息率									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
「智才計劃」及「松柏人生」	英鎊	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	不適用	不適用	不適用
	美元	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	港元	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	澳元	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	歐元	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%

2024 年報告年度之派息率

萬用壽險產品	貨幣	過往派息率									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
「Juvenile 128 5 Years」	英鎊	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用
	美元	1.00%	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用
	港元	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	澳元	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	不適用	不適用
	歐元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用

2024 年報告年度之派息率

萬用壽險產品	貨幣	過往派息率									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
「Juvenile 128 10 Years」及 「Juvenile 128 15 Years」	英鎊	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用
	美元	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	港元	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	不適用	不適用	不適用
	澳元	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	歐元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用

註

- 派息率乃在扣除相關保單費用及收費（例如：保險費用、行政費用等）前計算。
- 該等派息率乃過往數據而並非為將來派息率的預測指標。
- 將來之派息率可能優於或遜於過往派息率，並取決於多項因素，例如投資回報及退保。
- 派息率或會不時改變。
- 有關個別保單之派息率，請參閱您的保單周年結單或聯絡您的持牌保險中介人。
- 派息率將因以下原因顯示為「不適用」，因為：
 - 相應產品及 / 或保單貨幣在曆年內不適用；或
 - 在有關報告年度內沒有生效的保單。

蘇黎世人壽保險（香港）有限公司（於香港註冊成立之有限公司）
 網站：www.zurich.com.hk



在此展示的商標於全球多個司法管轄區以蘇黎世保險有限公司的名義註冊。

