

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 rate for reporting year 2024

Universal life insurance product	Currency	Year	Crediting interest rate
Swiss Fortune Universal Life Plan ⁶	USD	2024	8.00% p.a.

Notes

1. The crediting interest rate shown is calculated before any relevant policy fees and charges are applied (e.g. yearly management charge, policy administration fee etc.). The crediting interest rate is not applicable during the first policy year.
2. The rate represent historical data and may not be predictive indicators of future crediting interest rate.
3. 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 the corresponding impact on the investments backing the product due to surrenders.
4. The crediting interest rate is subject to change from time to time.
5. For the crediting interest rates relevant to individual policy, please refer to your policy anniversary statements or reach out to your insurance intermediary.
6. No crediting interest is offered for the first policy year. A promotional bonus rate may be available during the first year, subject to the terms and conditions of the specific offer.

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

萬用壽險保險產品	貨幣	年度	派息率
瑞駿萬用壽險計劃 ⁶	美元	2024	年利率8.00%

備註

1. 派息率乃在扣除相關保單費用及收費（例如：管理年費、保單行政費用等）前計算。派息率不適用於首個保單年度。
2. 該派息率乃過往數據而並非為將來派息率的預測指標。
3. 將來之派息率可能優於或遜於過往派息率，並取決於各種因素，例如投資回報及退保對支持該產品的投資的相應影響。
4. 派息率或會不時改變。
5. 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。
6. 首個保單年度不設派息率。在首個保單年度期間可能享有推廣紅利率，但取決於特定優惠的條款及細則。