Historical crediting interest rate of universal life product

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

Crediting interest rate for reporting year 2025

Universal life insurance product	Currency	Historical Crediting interest rates	
		2024	2025
Swiss Fortune Universal Life Insurance Plan[6]	USD	8.00%	9.60%
Swiss Fortune (Premier) Universal Life Insurance Plan[6]	USD	N/A[7i]	N/A[7ii]

Notes

1. The crediting interest rates shown are 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 historical crediting interest rates are not accurate indicator of future declaration of the insurance products.
3. 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. Historical crediting interest rates are determined based on a weighted average of crediting interest rates of relevant in-force policies for a particular calendar year. For the crediting interest rates applicable to individual policy, please refer to your policy anniversary statements or contact 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.
7. Historical crediting interest rates are shown as 'N/A' due to the following reasons:
   i. The product was not yet launched.
   ii. The crediting interest was not declared for the relevant year.

萬用壽險產品過往派息率

下表列示以下萬用壽險產品之過往派息率。

2025 年報告年度之派息率

萬用壽險保險產品	貨幣	過往派息率	
		2024	2025
瑞駿萬用壽險保險計劃 [6]	美元	8.00%	9.60%
瑞駿（尊尚版）萬用壽險保險計劃 [6]	美元	不適用 [7i]	不適用 [7ii]

備註
1. 派息率為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。首個保單年度不適用於派息率。
2. 過往派息率並非保險產品未來派息宣告的準確指標。
3. 未來派息率可能高於或低於過往派息率，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. 派息率可能不時變動。
5. 過往派息利率乃根據某一曆年內相關有效保單的加權平均法計算。就個別保單適用的派息率，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，惟須受有關優惠的條款及細則約束。
7. 過往派息利率顯示為「不適用」，原因如下：
   i. 該產品尚未推出。
   ii. 有關年度並未宣告派息率。

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万用寿险产品过往派息率

下表列示以下万用寿险产品的过往派息率。

2025 年报告年度的派息率

万用寿险保险产品	货币	过往派息率	
		2024	2025
瑞骏万用寿险保险计划[6]	美元	8.00%	9.60%
瑞骏（尊尚版）万用寿险保险计划[6]	美元	不适用[7i]	不适用[7ii]

备注
1. 派息率为扣除相关保单费用及收费（如管理年费、保单行政费用等）前计算。首个保单年度不适用于派息率。
2. 過往派息率并非保险产品未来派息宣告的准确指标。
3. 未来派息率可能高于或低于过往派息率，并取决于多种因素，如投资回报及退保对支持该产品的投资的相应影响。
4. 派息率可能不时变动。
5. 过往派息利率乃根据某一历年内相关有效保单的加权平均法计算。就个别保单适用的派息率，请参阅您的保单周年结单或联系您的持牌保险中介人。
6. 首个保单年度不设派息率。在首个保单年度期间可能享有推广红利率，须受有关优惠的条款及细则约束。
7. 过往派息利率显示为“不适用”，原因如下：
   i. 该产品尚未推出。
   ii. 有关年度并未宣告派息率。

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