

Year 2023 – Fulfillment Ratio

The following table summarizes the fulfillment ratios of non-guaranteed dividends/bonuses for each participating product series which has new policies issued from business launch in 2019 to the reporting year 2023. Fulfillment ratios are calculated up to the respective policy anniversary in the reporting year.

- Fulfillment ratios of **special dividends / terminal dividends / terminal bonuses** refer to the ratio of aggregate actual payout of special dividends / terminal dividends / terminal bonuses against the illustrated amounts in the proposal at the point of sale for all relevant policies terminated in the reporting year
- Fulfillment ratios of **annual dividends** refer to the ratio of aggregate actual accumulated annual dividends, and actual interests accumulated on dividend and guaranteed cash coupon against the illustrated amounts in the proposal at the point of sale for all relevant inforce policies in the reporting year.
- Fulfillment ratios of **reversionary bonuses** refer to the ratio of cash value of actual total reversionary bonuses against the illustrated amounts in the proposal at the point of sale for all relevant inforce policies in the reporting year.

Fulfillment ratios are calculated on aggregate level among all relevant participating policies of the product series based on below assumptions. They may not represent the situation of each individual participating policy.

Assumptions adopted in the calculation of fulfillment ratio:

- All premiums are paid in full when due
- No policy loans are taken throughout the term of the policy
- There is no change in Sum Insured of the Policy since issuance
- No cash withdrawal throughout the term of the policy. All declared dividends and guaranteed cash coupons are left within the Company for interest accumulation based on the relevant actual interest rates.

Fulfillment ratios may not be applicable due to any of the following reasons:

- No relevant policies are in-force for that product with the respective policy year as of current reporting year
- The amount of special dividends / terminal dividends / terminal bonuses / annual dividends / reversionary bonuses illustrated in the proposal at the point of sale is zero for relevant policies of that product up to current reporting year
- (Applicable to special dividends / terminal dividends / terminal bonuses only) No relevant policies of that product were terminated in current reporting year, such that no special dividends / terminal dividends / terminal bonuses were actually paid

Please be alerted that the dividend/bonus history is not an indicator of future performance of our participating products.

Well Save Annual Coupon Plan

Product Type – Endowment

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Annual Dividend	USD	100%	100%	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal Dividend	USD	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Save Annual Coupon Plan 2

Product Type – Endowment

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Annual Dividend	USD	100%	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal Dividend	USD	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Protect Whole Life Insurance Plan

Product Type – Whole Life

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Annual Dividend	USD	N/A	N/A	100%	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal Dividend	USD	N/A	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Save Whole Life Insurance Plan

Product Type – Whole Life

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Reversionary bonus	USD	N/A	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal bonus	USD	N/A	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Save Future Coupon Plan

Product Type – Whole Life

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Annual Dividend	USD	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal Dividend	USD	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Protect Critical Illness Insurance Plan

Product Type – Whole Life Critical Illness

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Special Dividend	USD	N/A	N/A	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Special Dividend	HKD	N/A	N/A	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched

Well Protect Critical Illness SimPro

Product Type – Whole Life Critical Illness

Type of Dividend	Policy Currency	Policy Year (Issuance Year)									
		1 (2022)	2 (2021)	3 (2020)	4 (2019)	5 (2018)	6 (2017)	7 (2016)	8 (2015)	9 (2014)	10 (2013)
Terminal Dividend	USD	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched
Terminal Dividend	HKD	N/A	N/A	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched	Not yet Launched