

Historical Crediting Interest Rates of Universal Life Insurance Plans

Date: 31 March 2025

The following table shows, for the reporting year 2024, the historical crediting interest rates for the universal life insurance plans issued by the Company since 2010 and they still have policies in force in the reporting year 2024. The information is intended for reference only. The historical rates are not guaranteed and should not be taken as indicator of future crediting interest rates of the Company's universal life insurance plans. The future crediting interest rates may be lower or higher than the historical rates as listed.

Historical crediting interest rates for universal life insurance plans are as follows:

Product Series	Policy Currency	Crediting Interest Rates (Per Annum) for the Reporting Year 2024									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Golden Touch ULife Plan/ Golden Touch Saver Plan	US\$	4.00%	4.00%	3.86%	3.75%	3.75%	3.63%	3.38%	3.00%	2.75%	2.75%
Golden Touch ULife Plan II / Golden Touch Saver Plan II issued before 1 Jan 2019	US\$	3.75%	3.75%	3.75%	3.75%	3.75%	3.63%	3.38%	3.13%	3.00%	3.00%
Golden Touch ULife Plan II issued between 1 Jan 2019 and 30 Jun 2020	US\$	N/A	N/A	N/A	N/A	3.75%	3.75%	3.63%	3.25%	3.00%	3.00%
Golden Touch ULife Plan II issued between 1 Jul 2020 and 30 Jun 2021	US\$	N/A	N/A	N/A	N/A	N/A	3.50%	3.50%	3.25%	3.00%	3.00%
Golden Touch ULife Plan II issued on or after 1 Jul 2021	US\$	N/A	N/A	N/A	N/A	N/A	N/A	3.25%	3.25%	3.25%	3.25%
Golden Touch Mega Saver Plan issued before 8 May 2017	US\$	N/A	5.00%	5.00%	4.36%*	4.02%*	3.87%*	3.75%	3.63%	3.50%	3.50%
Golden Touch Mega Saver Plan issued between 8 May 2017 and 31 Dec 2018	US\$	N/A	N/A	4.75%	4.75%	4.57%*	3.98%*	3.50%	3.50%	3.50%	3.50%
Golden Touch Mega Saver Plan issued between 1 Jan 2019 and 30 Jun 2020	US\$	N/A	N/A	N/A	N/A	4.75%	4.75%	4.54%*	3.74%*	3.50%	3.50%
Golden Touch Mega Saver Plan issued on or after 1 Jul 2020	US\$	N/A	N/A	N/A	N/A	N/A	4.50%	4.50%	4.40%*	3.77%*	3.53%*

Product Series	Policy Currency	Crediting Interest Rates (Per Annum) for the Reporting Year 2024									
		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
		Golden Touch Premier Saver issued before 1 Jul 2020	US\$	N/A	N/A	N/A	3.75%	3.75%	3.75%	3.75%	3.50%
Golden Touch Premier Saver issued on or after 1 Jul 2020	US\$	N/A	N/A	N/A	N/A	N/A	3.25%	3.25%	3.25%	3.25%	3.25%
Easy Premium Saver issued before 18 Nov 2019	US\$	N/A	N/A	N/A	N/A	2.00%	2.00%	2.35%^	3.20%	3.20%	3.20%
Easy Premium Saver issued between 18 Nov 2019 and 14 Apr 2020	US\$	N/A	N/A	N/A	N/A	1.00%	1.00%	1.03%^	2.13%^	2.20%	2.20%
Easy Premium Saver issued on or after 15 Apr 2020	US\$	N/A	N/A	N/A	N/A	N/A	0.25%	0.25%	0.29%#	0.52%#	0.85%#
Easy Premium Saver (Premium Prepayment Campaign)	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.00%	1.00%	1.00%
Smart Sight Universal Life Plan	US\$	N/A	N/A	NA	NA	N/A	N/A	N/A	N/A	3.75%	3.75%

Remarks:

- Crediting interest rates shown are before any relevant policy charges.
 - Crediting interest rates shown are calculated based on weighted average of actual crediting interest rates of the policies in each calendar year.
- * The crediting interest rates reflect the 1% difference in crediting interest rate for the first 2 policy years and subsequent years as well as the adjustment in crediting interest rate (if any).
- ^ The crediting interest rates reflect the 1.2% difference in crediting interest rate for the first 2 policy years and subsequent years as well as the adjustment in crediting interest rate (if any).
- # The crediting interest rates reflect the 0.95% difference in crediting interest rate for the first 2 policy years and subsequent years as well as the adjustment in crediting interest rate (if any).

The “Company” herein refers to Chubb Life Insurance Hong Kong Limited, which is authorized by the Insurance Authority to carry on long-term insurance business in the Hong Kong Special Administrative Region.