

## Fulfillment Ratios for Annual Dividends for Reporting Year 2020 of respective products

| Product   | Product Type             | Policy Year 1<br>(policies effective in 2019) | Policy Year 2<br>(policies effective in 2018) | Policy Year 3<br>(policies effective in 2017) | Policy Year 4<br>(policies effective in 2016) | Policy Year 5<br>(policies effective in 2015) | Policy Year 6<br>(policies effective in 2014) | Policy Year 7<br>(policies effective in 2013) | Policy Year 8<br>(policies effective in 2012) | Policy Year 9<br>(policies effective in 2011) | Policy Year 10<br>(policies effective in 2010) |
|---|--------------------------|---|---|---|---|---|---|---|---|---|--|
| <b>ASSET Builder<sup>1</sup>, GROWTH Builder<sup>1</sup>, GROWTH Plus<sup>1</sup></b> | Participating Endowment  | NA  | NA  | NA  | 100.0%  | 99.9%   | 99.7%   | 100.0%  | 99.8%   | 98.9%   | 84.8%  |
| <b>HOPE Educator<sup>1</sup></b>  | Participating Whole Life | 99.0%   | 97.5%   | 94.8%   | 95.3%   | 98.0%   | 98.4%   | 98.6%   | 98.9%   | 97.8%   | 87.2%  |
| <b>LIFE Achiever<sup>1</sup></b>  | Participating Whole Life | NA  | NA  | NA  | NA  | 100.0%  | 100.0%  | 100.0%  | 100.0%  | 93.1%   | 70.2%  |
| <b>LIFE Super (HKD)<sup>1</sup>, LIFE Super Plus (HKD)<sup>1</sup></b>                | Participating Whole Life | 100.0%  | 100.0%  | 100.0%  | 100.0%  | 100.0%  | 101.3%  | 107.8%  | 108.6%  | 105.5%  | 81.1%  |
| <b>LIFE Super (USD)<sup>1</sup>, LIFE Super Plus (USD)<sup>1</sup></b>                | Participating Whole Life | 100.0%  | 100.0%  | 100.0%  | 100.0%  | 100.0%  | 100.7%  | 104.6%  | 106.7%  | 109.1%  | 88.0%  |
| <b>Sun Diamond Income Plan (HKD)<sup>1</sup></b>                                      | Participating Endowment  | 98.3%   | 98.5%   | 88.8%   | 63.1%   | 74.4%   | 70.7%   | 75.0%   | 79.5%   | 68.7%   | 54.9%  |

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|---|--------------------------|---|---|---|---|---|---|---|---|---|--|
| <b>Sun Diamond Income Plan (USD)</b> <sup>1</sup> | Participating Endowment  | 95.2%   | 95.8%   | 85.4%   | 57.0%   | 74.5%   | 69.7%   | 75.9%   | 79.1%   | 75.6%   | 57.4%  |
| <b>SunEducator (HKD)</b> <sup>1</sup>             | Participating Endowment  | 100.0%  | 93.0%   | 91.3%   | 93.1%   | 94.8%   | 95.9%   | 95.6%   | 96.8%   | 83.6%   | 65.5%  |
| <b>SunEducator (USD)</b> <sup>1</sup>             | Participating Endowment  | 100.0%  | 92.9%   | 92.1%   | 94.0%   | 95.7%   | 95.3%   | 96.7%   | 97.1%   | 82.0%   | 73.3%  |
| <b>WARMTH Retirement (HKD)</b> <sup>1</sup>       | Participating Whole Life | 99.8%   | 97.9%   | 94.6%   | 95.4%   | 95.1%   | 98.4%   | 139.2%  | 149.6%  | 145.1%  | 86.9%  |
| <b>WARMTH Retirement (USD)</b> <sup>1</sup>       | Participating Whole Life | 99.2%   | 97.4%   | 94.3%   | 96.4%   | 93.5%   | 96.8%   | 148.9%  | 170.2%  | 136.1%  | 66.1%  |

<sup>1</sup> This product is closed to new business.

Note: Fulfillment ratios are for reference only, dividend/bonus history is not an indicator of future declaration/performance of the above participating products.

**Remarks:**

Some of the above fulfillment ratios may show "N/A" (not applicable) due to one or more of the following reasons:

No relevant policies for the respective policy year because:

- the product series was not launched yet prior to a particular calendar year; or
- no policies were issued during a particular calendar year; and/or
- no policies remain in force by the end of the reporting year.

No annual dividends or reversionary bonuses were entitled by the relevant policies up to the respective policy year.

There were no actual payouts of terminal dividends/bonuses or special bonuses for the respective policy year because:

- no terminal dividends/bonuses or special bonuses were entitled by the relevant policies up to the respective policy year; or
- there were no terminations and/or other applicable events triggering the actual payouts of terminal dividends/bonuses or special bonuses in the reporting year for the relevant policies.