CHUBB

Historical Crediting Interest Rates of Universal Life Insurance Plans

Date: 25 March 2020

The following table shows, for the reporting year 2019, the historical crediting interest rates for the universal life insurance plans issued by the Company which have new policies issued in the 5 calendar years from 2014 to 2018. 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 2019								
		2011	2012	2013	2014	2015	2016	2017	2018	2019
Golden Touch ULife Plan / Golden Touch Saver Plan	US$	N/A	N/A	4.00%	4.00%	4.00%	4.00%	3.86%	3.75%	3.75%
Golden Touch ULife Plan II / Golden Touch Saver Plan II	US$	N/A	N/A	N/A	N/A	3.75%	3.75%	3.75%	3.75%	3.75%
Golden Touch Mega Saver Plan issued before May 8, 2017	US$	N/A	N/A	N/A	N/A	N/A	5.00%	5.00%	4.36%[*]	4.02%[*]
Golden Touch Mega Saver Plan issued on or after May 8, 2017	US$	N/A	N/A	N/A	N/A	N/A	N/A	4.75%	4.75%	4.57%[#]
Golden Touch Premier Saver	US$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.75%	3.75%
Easy Premium Saver issued before November 18, 2019	US$	NA	NA	NA	NA	NA	NA	NA	NA	2.00%
Easy Premium Saver issued on or after November 18, 2019	US$	NA	NA	NA	NA	NA	NA	NA	NA	1.00%

Remarks:

1. Crediting interest rates shown are before any relevant policy charges.
2. Crediting interest rates shown are calculated based on weighted average of actual crediting interest rates of the policies in each calendar year.

* There is no change of actual crediting interest rate compared with illustrated crediting interest rate, which is 5.00% per annum in the first 2 policy years and 4.00% per annum afterwards.

\# There is no change of actual crediting interest rate compared with illustrated crediting interest rate, which is 4.75% per annum in the first 2 policy years and 3.75% per annum afterwards.

The "Company" herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability), which is authorized by the Insurance Authority to carry on long-term insurance business in the Hong Kong Special Administrative Region.