

## Historical Fulfillment Ratios for Participating Insurance Plans

Date: 31 March 2024

The following table shows, for the reporting year 2023, the historical fulfillment ratios of accumulated dividends and interest, reversionary bonuses and terminal dividends / bonuses for the participating insurance plans issued by the Company since 2010 and they still have policies in force in the reporting year 2023. The information is intended for reference only. The accumulated dividends and interest, reversionary bonuses and terminal dividends / bonuses are not guaranteed and vary by products. Historical fulfillment ratios should not be taken as indicator of future performance of the Company's participating insurance plans. The future fulfillment ratios may be lower or higher than the historical ratios as listed.

Fulfillment ratios for accumulated dividends and interest for reporting year 2023 are as follows:

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Accumulated Dividends and Interest for Reporting Year 2023											
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+	
Chubb FlexiLiving Deferred Annuity Plan	Participating Annuity	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Chubb Gold Fortune Deferred Annuity Plan / Gold Fortune Deferred Annuity Plan	Participating Annuity	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Chubb Life Yearly Income Plan	Participating Whole Life	US\$	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Comfort Senior Savings	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	45%	56%	56%	64%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88%	89%	87%	91%

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Accumulated Dividends and Interest for Reporting Year 2023											
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+	
			Custom Whole Life	Participating Whole Life	HK\$	N/A	N/A	100%	99%	99%	99%	99%	98%	81%
		US\$	100%	99%	99%	99%	99%	99%	97%	95%	92%	92%	93%	95%
Easy Select Savings Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	98%	97%	N/A	N/A	N/A	N/A	N/A	N/A
EasyRetire Annuity Plan	Participating Annuity	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flexi Savings	Participating	HK\$	100%	99%	59%	56%	58%	61%	66%	68%	51%	52%	60%	
	Whole Life	US\$	100%	99%	99%	99%	99%	99%	86%	72%	72%	67%	70%	76%
Flying Dragon Savings Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	98%
Forever Diamond Plan	Participating	HK\$	N/A	100%	88%	78%	83%	86%	84%	80%	77%	75%	73%	
	Whole Life	US\$	N/A	100%	98%	96%	96%	89%	84%	82%	82%	84%	83%	
Forever Diamond Plan II	Participating Whole Life	US\$	Forever Diamond Plan II was launched in 2023, therefore no fulfillment ratios are available for reporting year 2023.											
Forever Diamond Plus/ Noble Future Insurance Plan	Participating Whole Life	US\$	N/A	99%	98%	97%	97%	97%	97%	N/A	N/A	N/A	N/A	
Goalset Savings	Participating	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	50%	51%	53%	66%
	Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	55%	59%	75%
Happy Living Guaranteed Income Plan / Happy Living Guaranteed Savings Plan	Participating Annuity	US\$	N/A	99%	87%	73%	78%	74%	67%	71%	72%	75%	80%	
LifePlus	Participating Whole Life	US\$	N/A	N/A	89%	89%	88%	90%	91%	92%	93%	93%	94%	
LifeStages Annuity	Participating Annuity	US\$	N/A	N/A	N/A	N/A	N/A	99%	98%	98%	99%	N/A	98%	
Option to Purchase Paid-up Additions	Participating	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	72%	82%	82%	83%	83%
	Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	94%	92%	94%	95%	95%	95%	
Partner Junior Plan	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	61%

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Accumulated Dividends and Interest for Reporting Year 2023										
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+
			Partner One Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	98%	98%	98%
Partner Retirement Plan	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	56%	70%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90%	88%	N/A	91%
Perpetual Life Series	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	99%	99%	N/A	N/A	N/A	N/A
Platinum Low Cost	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	29%	38%	39%	50%	56%	60%
Save And Cash 20	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	61%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	98%
Treasure Life Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	94%	92%	N/A	N/A	N/A
Value Savings	Participating Endowment	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	109%
Wizard Savings	Participating Endowment	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	47%	47%	52%	59%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87%	87%	87%	90%

Fulfillment ratios for reversionary bonuses for reporting year 2023 are as follows:

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Reversionary Bonuses for Reporting Year 2023										
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+
			Chubb MyLegacy Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb MyLegacy Insurance Plan II	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Platinum Plus Insurance Plan®	Participating Whole Life	US\$	N/A	N/A	100%	100%	100%	N/A	N/A	N/A	N/A	N/A	N/A
Gold Wealth Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	100%	100%	100%	100%	N/A	N/A	N/A

Fulfillment ratios for terminal dividends / bonuses for reporting year 2023 are as follows:

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Terminal Dividends / Bonuses for Reporting Year 2023										
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+
			Chubb FlexiLiving Deferred Annuity Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Future Achiever Savings Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Gold Fortune Deferred Annuity Plan / Gold Fortune Deferred Annuity Plan	Participating Annuity	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Life Yearly Income Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb MyLegacy Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Terminal Dividends / Bonuses										
			for Reporting Year 2023										
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+
Chubb MyLegacy Insurance Plan II	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Platinum Plus	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Smart Endowment Plan	Participating Endowment	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chubb Supreme Life Insurance Plan (Regular Premium)	Participating Whole Life	US\$	Chubb Supreme Life Insurance Plan (Regular Premium) was launched in 2023, therefore no fulfillment ratios are available for reporting year 2023.										
Critical Illness Combo 370	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		US\$	N/A	N/A	N/A	N/A	100%	100%	N/A	N/A	N/A	N/A	N/A
Custom Whole Life	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	64%
EasyRetire Annuity Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Embrace Care Critical Illness Protector	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Flexi Savings	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	84%
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	107%	85%	85%	79%
Flying Dragon Savings Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100%	100%
Forever Diamond Plan II	Participating Whole Life	US\$	Forever Diamond Plan II was launched in 2023, therefore no fulfillment ratios are available for reporting year 2023.										
Gold Wealth Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Product Series	Product Type	Policy Currency	Fulfillment Ratios for Terminal Dividends / Bonuses											
			for Reporting Year 2023											
			Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10+	
Lifetime Protector	Participating	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	74%	N/A	N/A
	Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70%	N/A	N/A	70%	70%
Partner One Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Super Care Critical Illness Protector	Participating	HK\$	N/A	N/A	N/A	N/A	100%	100%	85%	71%	70%	70%	N/A	
	Whole Life	US\$	N/A	N/A	N/A	N/A	76%	75%	75%	75%	75%	75%	N/A	
Treasure Life Insurance Plan	Participating Whole Life	US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Value Savings (Maturity dividend is included for Value Savings)	Participating Whole Life	HK\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100%	N/A
		US\$	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Remarks:

1. The fulfillment ratios for accumulated dividends and interest are based on the policies which are issued by the Company since 2010 and still inforce in the reporting year 2023, and calculated by the ratio of actual accumulated dividends and interest (on annual dividends and other incomes) at the respective policy anniversary in year 2023 against the respective amounts illustrated at the point of sale.
2. The fulfillment ratios for reversionary bonuses are based on the policies which are issued by the Company since 2010 and either still inforce or terminated in the reporting year 2023, and calculated by the ratio of actual cash value of accumulated reversionary bonuses at the respective policy anniversary in year 2023 against the respective amounts illustrated at the point of sale.
3. The fulfillment ratios for terminal dividends / bonuses are based on the policies which are issued by the Company since 2010 and terminated in the reporting year 2023, and calculated by the ratio of actual payout amount of terminal dividends / bonuses against the respective amounts illustrated at the point of sale.
4. Policies that had been converted to extended term insurance are excluded from the calculation of fulfillment ratios.
5. For the purpose of calculation of fulfillment ratios, it is assumed that:
  - All annual dividends (if any) declared are left with the Company for interest accumulation since policy issuance
  - All guaranteed cash coupons (if any) paid are left with the Company for interest accumulation since policy issuance
  - All guaranteed monthly annuity payments (if any) and non-guaranteed monthly annuity payments (if any) paid are left with the Company for interest accumulation since policy issuance
  - For all relevant policies, the Sum Assured / Notional Amount at issuance is the same as the Sum Assured / Notional Amount as at December 31, 2023 and there is no change in the Sum Assured / Notional Amount since policy issuance.
6. Fulfillment ratios may not be applicable due to one or more of the following reason(s):
  - No relevant policy is inforce within the reporting year 2023
  - The amount of accumulated annual dividends and interest or reversionary bonuses illustrated at the point of sale up to the respective policy year as at current reporting year is zero for the relevant policies
  - No terminal dividends/bonuses was paid in the reporting year as 1) no terminal dividends / bonuses was entitled by the relevant policy upon the termination of the policy in the respective policy year; and / or 2) no relevant policy was terminated in the respective policy year.

*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.*