

Product type: participating whole life insurance

The calculation of the fulfillment ratios for **annual dividends** involves comparing the total actual accumulated non-guaranteed annual dividends (which includes actual dividend accumulation interest and interest on guaranteed coupons (if any) but excludes terminal dividends) against the total illustrated amounts for non-guaranteed annual dividends that were provided to customers at the point of sale. The following table displays the fulfillment ratios across all relevant in-force policies. It is assumed that policyholders opted to leave all declared dividends and guaranteed coupons (if any) for interest accumulation based on the relevant actual interest rates.

Fulfillment ratios for **annual dividends** for reporting year 2023

Product	Currency	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+
Abundant Life Insurance Plan	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	87.1%	89.4%
	HKD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	88.3%	90.4%
Simply Life Insurance Plan	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	82.9%	87.0%

The calculation of fulfillment ratios for **terminal dividends** involves comparing the total actual non-guaranteed terminal dividends at time of payment against the total illustrated amounts for non-guaranteed terminal dividends that were provided to customers at the point of sale. The following table displays the fulfillment ratios for terminal dividends across all relevant policies that were terminated within the reporting year.

Fulfillment ratios for **terminal dividends** for reporting year 2023

Product	Currency	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+
Super Protector Critical Illness Plan	USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60.0%	60.0%

Notes

1. The above fulfillment ratios are the average ratios calculated for all policies under the concerned product, which may not reflect the circumstances of an individual policy.
2. Historical annual dividends and/or terminal dividends are not an indicator of future declaration of future annual dividends and/or terminal dividends.
3. Fulfillment ratios are shown as "N/A" because in the respective year:
 - (i) the concerned products were no longer available for purchase; or
 - (ii) there were no policies effective for the concerned products; or
 - (iii) the terminal dividends and annual dividends illustrated at the point of sale was zero; or
 - (iv) no relevant policy was terminated in the reporting year (only applicable to terminal dividends).

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產品類型：分紅型終身人壽保險

計算**周年紅利**分紅實現率是根據實際累積的非保證周年紅利總額(包括實際紅利累積利息及保證現金利息(如有),但並不包括終期紅利)與投保時的保單利益說明文件內所說明的非保證周年紅利總額進行比較。下列列表顯示了所有相關有效保單的分紅實現率。這是假設保單持有人選擇將所有已派發紅利及保證現金(如有)根據實際之紅利率積存生息。

2023年報告年度之周年紅利分紅實現率

產品	貨幣	保單年度 1	保單年度 2	保單年度 3	保單年度 4	保單年度 5	保單年度 6	保單年度 7	保單年度 8	保單年度 9	保單年度 10	保單年度 10+
豐盈人生 保障計劃	美元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	87.1%	89.4%
	港元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	88.3%	90.4%
簡約人生 保障計劃	美元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	82.9%	87.0%

計算**終期紅利**分紅實現率是根據付款時的實際非保證終期紅利總額,與投保時的保單利益說明文件所說明的相應非保證終期紅利總額進行比較。下列列表顯示了在報告年度內所終止的所有相關保單的終期紅利分紅實現率。

2023年報告年度之終期紅利分紅實現率

產品	貨幣	保單年度 1	保單年度 2	保單年度 3	保單年度 4	保單年度 5	保單年度 6	保單年度 7	保單年度 8	保單年度 9	保單年度 10	保單年度 10+
「擊盈 康」危疾 保障計劃	美元	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	不適用	60.0%	60.0%

註

1. 分紅實現率是就相應產品下所有保單計算的平均比率，或未必反映個別保單的情況。
2. 以上乃過往之周年紅利及 / 或終期紅利，而並非為將來周年紅利及 / 或終期紅利的指標。
3. 分紅實現率在相應的年份顯示為「不適用」，因為：
 - (i) 相關產品不再可供購買；或
 - (ii) 相關產品沒有有效的保單；或
 - (iii) 投保時的終期紅利和周年紅利為零；或
 - (iv) 於該報告年度中並無相關保單終結（只適用於終期紅利）。