

## Fulfillment Ratios for Annual Dividends for Reporting Year 2017 of respective products

Product	Product Type	Policy Year 1 (policies effective in 2016)	Policy Year 2 (policies effective in 2015)	Policy Year 3 (policies effective in 2014)	Policy Year 4 (policies effective in 2013)	Policy Year 5 (policies effective in 2012)	Policy Year 6 (policies effective in 2011)	Policy Year 7 (policies effective in 2010)
<b>ASSET Builder<sup>1</sup>, GROWTH Builder<sup>1</sup>, GROWTH Plus<sup>1</sup></b>	Participating Endowment	100.0%	100.0%	100.0%	100.0%	100.0%	97.4%	86.9%
<b>HOPE Educator</b>	Participating Whole Life	100.0%	100.0%	100.0%	100.0%	100.0%	99.2%	90.9%
<b>LIFE Achiever<sup>1</sup></b>	Participating Whole Life	N/A	100.0%	100.0%	100.0%	100.0%	95.9%	79.0%
<b>LIFE Enhancer<sup>1</sup></b>	Participating Whole Life	N/A	N/A	100.0%	100.4%	100.5%	100.0%	95.1%
<b>LIFE Savings Plus<sup>1</sup></b>	Participating Whole Life	N/A	N/A	100.0%	100.0%	100.0%	99.3%	96.7%
<b>LIFE Super (HKD), LIFE Super Plus (HKD)</b>	Participating Whole Life	100.0%	100.0%	100.5%	103.7%	104.5%	102.4%	84.1%
<b>LIFE Super (USD), LIFE Super Plus (USD)</b>	Participating Whole Life	100.0%	100.0%	100.3%	102.1%	103.2%	104.2%	89.4%
<b>Sun Diamond Income Plan (HKD)</b>	Participating Endowment	74.4%	89.3%	90.7%	91.6%	93.8%	79.0%	61.8%

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Sun Diamond Income Plan (USD)	Participating Endowment	68.0%	88.2%	89.2%	91.6%	92.4%	86.3%	63.0%
SunEducator (HKD)	Participating Endowment	100.0%	100.0%	100.0%	100.0%	100.0%	86.3%	67.9%
SunEducator (USD)	Participating Endowment	100.0%	100.0%	100.0%	100.0%	100.0%	83.7%	76.1%
WARMTH Retirement (HKD)	Participating Whole Life	100.0%	100.0%	101.8%	122.8%	134.1%	134.0%	91.0%
WARMTH Retirement (USD)	Participating Whole Life	100.0%	100.0%	100.7%	132.3%	143.2%	119.7%	92.7%

<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.