

Fulfillment Ratios for Annual Dividends for Reporting Year 2022 of respective products

Product	Product Type	Policy Year 1 (policies effective in 2021)	Policy Year 2 (policies effective in 2020)	Policy Year 3 (policies effective in 2019)	Policy Year 4 (policies effective in 2018)	Policy Year 5 (policies effective in 2017)	Policy Year 6 (policies effective in 2016)	Policy Year 7 (policies effective in 2015)	Policy Year 8 (policies effective in 2014)	Policy Year 9 (policies effective in 2013)	Policy Year 10 (policies effective in 2012)	Policy Year 10+ (policies effective in 2010 and 2011)
HOPE Educator¹	Participating Whole Life	NA	78.2%	90.3%	89.5%	87.1%	89.1%	92.7%	94.0%	94.6%	95.4%	87.8%
LIFE Super (HKD)¹, LIFE Super Plus (HKD)¹	Participating Whole Life	NA	99.2%	98.6%	98.1%	98.0%	97.8%	97.6%	99.7%	108.8%	109.2%	87.2%
LIFE Super (USD)¹, LIFE Super Plus (USD)¹	Participating Whole Life	NA	99.8%	99.4%	99.1%	98.5%	98.8%	98.8%	99.6%	105.8%	108.3%	100.5%
Sun Diamond Income Plan (HKD)¹	Participating Endowment	NA	95.6%	96.1%	95.8%	81.0%	57.2%	67.2%	62.5%	69.0%	74.3%	59.7%
Sun Diamond Income Plan (USD)¹	Participating Endowment	NA	92.0%	92.5%	90.9%	74.9%	50.9%	67.2%	64.6%	71.5%	75.2%	65.7%
SunEducator (HKD)¹	Participating Endowment	NA	NA	59.9%	63.3%	66.3%	70.7%	75.9%	78.5%	79.2%	82.9%	67.1%

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SunEducator (USD)¹	Participating Endowment	NA	NA	69.0%	66.4%	70.0%	74.4%	79.3%	80.0%	83.8%	84.0%	67.5%
WARMTH Retirement (HKD)¹	Participating Whole Life	NA	NA	89.1%	83.7%	80.6%	82.9%	82.0%	85.5%	131.5%	139.6%	97.2%
WARMTH Retirement (USD)¹	Participating Whole Life	NA	NA	81.2%	84.7%	80.8%	80.2%	78.9%	83.9%	137.3%	167.5%	103.0%
Vision	Participating Whole Life	NA	97.4%	98.4%	NA	NA	NA	NA	NA	NA	NA	NA
FlexiRetire Annuity Plan	Participating Whole Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foresight Deferred Annuity Plan	Participating Whole Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

¹ 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.