

# Universal Life

## Historical crediting interest rates

### Historical Crediting Interest Rate for Universal Life Products

The following table shows the historical crediting interest rates for each universal life product which has new policies issued by Sun Life Hong Kong Limited in the previous 5 calendar years prior to the reporting year. Historical crediting interest rates are determined based on a time-weighted crediting interest rate for a particular calendar year, excluding any one-off bonus interests credited to the policies. Historical crediting interest rates are for reference only and are not indicator of future declaration of our universal life products. The actual crediting interest rates in future may be lower or higher than the historical crediting interest rates shown in the following table.

### Crediting interest rates for reporting year 2021

Product	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
BRIGHT Achiever*	N/A	N/A	N/A	3.00%	2.98%	2.75%	2.75%	2.75%	2.75%	2.75%
BRIGHT UL Eternal Builder*	N/A	N/A	N/A	N/A	N/A	3.60%	3.60%	3.60%	3.60%	3.60%
BRIGHT UL Wealth-Builder	N/A	N/A	4.10%	4.10%	3.94%	3.70%	3.70%	3.70%	3.70%	3.46%
BRIGHT Universal Life (RMB)*	N/A	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%	3.15%

Product	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
BRIGHT Universal Life (HKD)*	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	2.85%
BRIGHT Universal Life (USD)*	3.75%	3.67%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	2.85%
PowerOne Universal Life (HKD)*	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	2.85%
PowerOne Universal Life (USD)*	3.75%	3.67%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	2.85%

\*The product is closed to new business

**Remarks:**

1. Some of the above crediting interest rates may show "N/A" (not applicable) since the corresponding product was not yet available in the relevant year.
2. The above historical crediting interest rates are not an indicator of future declaration of the universal life products.