

Fulfillment Ratio of Annual Dividend and Terminal Bonus

The following tables show the fulfillment ratios of non-guaranteed annual dividends and/or terminal bonus for each product which has new policies issued in the last 5 calendar years prior to the reporting year.

Critical Illness Supreme 100+ Premium Refundable Plan

Product type: critical illness

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PrimeHealth Saver 100+

Product type: critical illness

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PrimeHealth Extra Saver

Product type: critical illness

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PrimeHealth Extra Care

Product type: critical illness

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PrimeWealth Saver Life Insurance Plan

Product type: participating whole life

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Respected Choice Life Insurance Plan

Product type: participating whole life

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Annual Dividend	91%	96%	96%	100%	100%	100%	N/A

Wealth Builder Life Insurance Plan

Product type: participating whole life

Type of non-guaranteed benefit	Fulfillment Ratio for reporting year 2017						
	Policy Year 7	Policy Year 6	Policy Year 5	Policy Year 4	Policy Year 3	Policy Year 2	Policy Year 1
Annual Dividend	84%	93%	98%	100%	100%	100%	N/A
Terminal Bonus	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes:

1. Fulfillment Ratios are calculated up to the respective policy anniversary in the reporting year.

$$\begin{aligned}
 &\text{Fulfillment ratio of annual dividends} = \frac{\text{aggregate of actual accumulated annual dividends and interests}}{\text{aggregate of corresponding illustrated amounts at the point of sale for all relevant in-force policies}} \\
 &\text{Fulfillment ratio of terminal bonus} = \frac{\text{aggregate payout of terminal bonus}}{\text{aggregate of illustrated amounts at the point of sale for all relevant policies}}
 \end{aligned}$$

2. The calculation of fulfillment ratios of annual dividends is based on the assumption that all annual dividends (if any) declared are left with the Company for interest accumulation since policy issuance.
3. Some fulfillment ratios may not be applicable due to the following reason(s):
 - The product has been launched for less than 1 year as of the end of the reporting year;
 - The amount of accumulated annual dividends and interest / terminal bonus illustrated at the point of sale for the respective policy year is zero;
 - No terminal bonus was paid in reporting year as no policy was terminated in the respective policy year.
4. The historical fulfillment ratios of annual dividend / terminal bonus are for reference purposes. They are not indicators of future performance of the products.
5. For the terms and conditions of annual dividend / terminal bonus, please refer to the policy provisions of the product.