






Average actual internal rate of return (IRR) @ policy year 20 for all participating products

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Plan Name	 Life protection	 Saving	 Critical illness protection	Average actual IRR @ policy year 20
Better Life Assurance ^A	√	√		6.85%
Achiever Life Assurance ^A	√	√		6.58%
Achiever Endowment ^B	√	√		6.86%
Golden Gift Plan ^C	√	√		5.90%
Diamond Gift Plan ^C	√	√		6.41%
Senior Plan ^D	√	√		4.49%
Whole Life and Endowment - First Series ^A	√	√		5.13%
Whole Life and Endowment - Second Series ^E	√	√		5.26%
Achiever Protection Package - Achiever with Crisis Cover ^F	√	√	√	2.88%
Achiever Savings Package - Achiever with Crisis Cover ^F	√	√	√	2.88%

- Notes:
1. Average actual IRR @ policy year 20 is the simple average of relevant sample policies' actual IRR @ policy year 20 in each issuance year since 1981
 2. Sample policies : Non-smoker male

	Age (ANB)	Payment term	Benefit term	Sum assured
A	35	10 years	Whole life	USD50,000
B	35	20 years	20 years	USD50,000
C	1	10 years	Whole life	USD50,000
D	65	10 years	Whole life	USD50,000
E	35	10 years	Whole life	HKD400,000
F	35	50 years	Whole life	USD50,000

3. Achiever Protection Package and Achiever Savings Package are package products that includes Achiever with Crisis Cover and 5-Year Renewable & Convertible Term with CC. The calculation of Actual IRR only includes the premium of Achiever with Crisis Cover, the premium of 5-Year Renewable & Convertible Term with CC is not included in the calculation
4. The above calculation assumes there is no encashment of any cash value of bonuses, no cash value withdrawal, no reduction in notional amount, and no policy loan while the policy is in effect
5. The above plans were closed to sale

These details are for reference only, past performance is neither an indicator nor a guarantee of future performance