

**Fulfillment Ratio of Extra Bonus / Annual Dividend and Terminal Bonus**

The following table shows the fulfillment ratios of non-guaranteed extra bonuses / annual dividends and/or terminal bonus for the product which has new policies issued since 2010 and has policies in force in the reporting year. If the product series contains policies issued before 2010, those policies shall be excluded in the calculation and disclosure of the fulfillment ratios for the product series.

**Infinity Saver 3**

Product type: participating whole life

Type of non-guaranteed benefit	Currency	Fulfillment Ratio for reporting year 2024					
		Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6
Annual Dividend	All	N/A <sup>3(b)</sup>	N/A <sup>3(b)</sup>	100%	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>
Terminal Bonus		N/A <sup>3(b)</sup>	N/A <sup>3(b)</sup>	101%	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>
		Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 10 afterwards	
Annual Dividend	All	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	
Terminal Bonus		N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	N/A <sup>3(a)</sup>	

**Notes:**

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

$$\text{Fulfillment ratio of extra bonuses / annual dividends} = \frac{\text{aggregate of actual accumulated extra bonuses / annual dividends and interests}}{\text{aggregate of corresponding illustrated amounts at the point of sale for all relevant in-force policies}}$$

$$\text{Fulfillment ratio of terminal bonus} = \frac{\text{aggregate payout of terminal bonus}}{\text{aggregate of illustrated amounts at the point of sale for all relevant policies}}$$

2. The calculation of fulfillment ratios of extra bonuses / annual dividends is based on the assumption that all extra bonuses / 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):
  - a) No relevant policy is in-force with the respective policy year as of the end of the reporting year;
  - b) The amount of accumulated extra bonuses / annual dividends and interest / terminal bonus illustrated at the point of sale for the respective policy year is zero;
  - c) No terminal bonus was paid in reporting year as no policy was terminated in the respective policy year.
4. The historical fulfillment ratios of extra bonus / 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 extra bonus / annual dividend / terminal bonus, please refer to the policy provisions of the product.