

# Historical Crediting Interest Rates for Universal Life Products – Reporting Year 2018

The following are historical crediting interest rates for each universal life product which has new policies issued in or prior to the reporting year 2018.

If any products are not listed below, they are either launched less than one year ago (therefore no historical crediting interest rate is available at this time), or having no new policies issued in the reporting year 2018 and the previous 5 calendar years.

Please be reminded that historical crediting interest rate or past performance is not a guide for future performance of the universal life products. The crediting interest rates shown below are before the application of any relevant policy charges (e.g. cost of insurance, contract charge, etc).

Product Series	Historical Crediting Interest Rates							
	2011	2012	2013	2014	2015	2016	2017	2018
Universal Life (for policies issued before 27 January 2015)	4.1%	4.1%	3.9% <sup>1</sup>	3.4%	3.4%	3.4%	3.4%	3.4% <sup>2</sup>
Universal Life (for policies issued on or after 27 January 2015)	N/A	N/A	N/A	N/A	3.9%	3.9%	3.9%	3.9%
ManuFlex Protector	N/A	N/A	N/A	4.0%	4.0%	4.0%	4.0%	4.0%
ManuFlex Achiever	N/A	N/A	N/A	N/A	N/A	4.0%	4.0%	4.0%

<sup>1</sup> 3.9% is the time-weighted crediting interest rate for calendar year 2013 with details below:  
 Effective February 8, 2013, crediting interest rate changed from 4.1% to 4.0%.  
 Effective July 1, 2013, crediting interest rate changed from 4.0% to 3.8%.  
 Effective December 9, 2013, crediting interest rate changed from 3.8% to 3.4%.

<sup>2</sup> 3.4% is the time-weighted crediting interest rate for calendar year 2018 with details below:  
 Effective Aug 8, 2018, crediting interest rate changed from 3.4% to 3.5%.