

## Fulfillment Ratio for Participating Products (Last updated: 30 June 2019)

The following provides you with an overview of the Company's non-guaranteed Annual Dividends/Terminal Bonus fulfillment ratios, starting from 2010, for each product which has new policies issued in the previous 5 calendar years of the reporting year of 2018. Fulfillment ratios are calculated up to the respective policy anniversary in 2018.

The fulfillment ratios only reflect the Company's non-guaranteed Annual Dividends / Terminal Bonus up to the respective policy anniversary of policies issued and it should in no way be interpreted as a projection or estimation of future returns. This is only for reference purposes. Dividend history or past performance is not a guide for future performance of the participating products.

### Fulfillment Ratio for Annual Dividends

The fulfillment ratio for annual dividends is calculated as the ratio of aggregate actual accumulated non-guaranteed annual dividends and non-guaranteed interests, against the respective illustrated amounts at the point of sale for all relevant policies that were still in-force as of the end of reporting year. Please refer to the illustrative example in later section for more details.

- Non-guaranteed interests include the non-guaranteed interests earned on accumulated non-guaranteed annual dividends, guaranteed/non-guaranteed coupons, guaranteed cash payments, and/or guaranteed/non-guaranteed incomes (annual and/or monthly). For the purpose of fulfillment ratio calculation, it is assumed that policyowners opt to leave all non-guaranteed annual dividends, guaranteed/non-guaranteed coupons, guaranteed cash payments, and guaranteed/non-guaranteed incomes (annual and/or monthly) (if any) with the Company for interest accumulation since policy issuance.
- Terminal bonus (if any) is excluded from the calculation.
- For the purpose of fulfillment ratio calculation, annual dividends also include any non-guaranteed monthly incomes.
- All fulfillment ratios are calculated based on the assumption that from the issuance of the respective policies to the end of the reporting year, all premiums are paid in full when due (taking into consideration any actual changes in Notional Amount), no policy loans are taken, and no withdrawals are made from the accumulated non-guaranteed annual dividends and non-guaranteed interests.

## Annual Dividend Fulfillment Ratio for Currently Selling Products

### United States Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>La Vie</b> <sup>1</sup> (For policies effective on or after July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuCritical Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuDelight Annuity Plan</b>	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuEssential Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective on or after July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuMulti Care</b> (For policies effective on or after January 10, 2017)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrestige / ManuPrestige Protector</b> (For policies effective on or after July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrime Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuTotal Care</b> (For policies effective on or after January 10, 2017)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>MyChoice</b> (For policies effective on or after July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Premier Estate Protector</b> <sup>2</sup> (For policies effective on or after August 2, 2017)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Whole-in-One Prime</b>	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Whole-in-One Protector Series 2</b>	Whole Life	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAx13xx / QCx13xx, and with policy effective date specified above.

<sup>2</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAx17xx.

## Hong Kong Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>La Vie</b> <sup>1</sup> (For policies effective on or after July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuCritical Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuDelight Annuity Plan</b>	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuEssential Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective on or after July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuMulti Care</b> (For policies effective on or after January 10, 2017)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrestige / ManuPrestige Protector</b> (For policies effective on or after July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrime Care</b> (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuTotal Care</b> (For policies effective on or after January 10, 2017)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>MyChoice</b> (For policies effective on or after July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Premier Estate Protector</b> <sup>2</sup> (For policies effective on or after August 2, 2017)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAx13xx / QCxx13xx, and with policy effective date specified above.

<sup>2</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAx17xx.

## Annual Dividend Fulfillment Ratio for Products Closed to Sales

### United States Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>La Vie</b> <sup>1</sup> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>La Vie</b> <sup>1</sup> (For policies effective on or after October 18, 2013 and before January 10, 2017)	Whole Life	N/A	100%	100%	100%	100%	N/A	N/A	N/A
<b>La Vie</b> <sup>2</sup> (For policies effective on or after May 29, 2012 and before October 18, 2013)	Whole Life	N/A	N/A	N/A	N/A	97%	100%	N/A	N/A
<b>ManuCritical Care</b> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuCritical Care</b> (For policies effective before January 10, 2017)	Critical Illness	100%	100%	100%	100%	100%	101%	N/A	N/A
<b>ManuEssential Care</b> (For policies effective before July 1, 2018)	Critical Illness	100%	100%	100%	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective on or after January 1, 2016 and before July 1, 2018)	Income Plan	100%	100%	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective before January 1, 2016)	Income Plan	N/A	N/A	100%	100%	N/A	N/A	N/A	N/A
<b>ManuMulti Care</b> (For policies effective before January 10, 2017)	Critical Illness	100%	100%	100%	100%	N/A	N/A	N/A	N/A
<b>ManuPrestige / ManuPrestige Protector</b> (For policies effective before July 1, 2018)	Whole Life	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrime Care</b> (For policies effective before July 1, 2018)	Critical Illness	100%	100%	100%	N/A	N/A	N/A	N/A	N/A
<b>ManuSave Insurance Plan</b>	Endowment	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAxx13xx / QCxx13xx, and with policy effective date specified above.

<sup>2</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAxx12xx / QCxx12xx.

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>ManuTotal Care</b> (For policies effective before January 10, 2017)	Critical Illness	86%	86%	89%	90%	91%	N/A	N/A	N/A
<b>ManuVision</b> (For policies effective on or after January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuVision</b> (For policies effective before January 1, 2017)	Life & Saving	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A
<b>MyChoice</b> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>MyChoice</b> (For policies effective before January 10, 2017)	Income Plan	N/A	82%	85%	87%	88%	91%	N/A	N/A
<b>MyWay</b>	Whole Life	N/A	100%	100%	100%	100%	N/A	N/A	N/A
<b>Platinum One</b> (For policies effective on or after January 10, 2017)	Whole Life	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Platinum One</b> (For policies effective before January 10, 2017)	Whole Life	N/A	100%	100%	100%	100%	101%	101%	101%
<b>Premier Estate Protector</b> <sup>3</sup> (For policies effective on or after December 23, 2013 and before August 2, 2017)	Whole Life	N/A	100%	100%	100%	100%	N/A	N/A	N/A
<b>Premier Estate Protector</b> <sup>4</sup> (For policies effective on or after May 29, 2012 and before December 23, 2013)	Whole Life	N/A	N/A	N/A	N/A	92%	94%	N/A	N/A
<b>Premier New Generation Planner</b> (For policies effective on or after January 1, 2014)	Whole Life	82%	89%	90%	92%	N/A	N/A	N/A	N/A
<b>Premier New Generation Planner</b> (For policies effective before January 1, 2014)	Whole Life	N/A	N/A	N/A	N/A	93%	95%	96%	96%
<b>Premier Protector</b>	Whole Life	N/A	N/A	N/A	100%	100%	101%	100%	101%
<b>Vita</b>	Critical Illness	96%	73%	80%	82%	83%	84%	85%	N/A
<b>Whole-in-One Protector</b> (For policies effective on or after January 10, 2017)	Whole Life	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Whole-in-One Protector</b> (For policies effective before January 10, 2017)	Whole Life	100%	100%	100%	100%	100%	101%	101%	101%

<sup>3</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAxx13xx.

<sup>4</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAxx12xx / WCxx12xx.

## Hong Kong Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>La Vie</b> <sup>1</sup> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Whole Life	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>La Vie</b> <sup>1</sup> (For policies effective on or after October 18, 2013 and before January 10, 2017)	Whole Life	N/A	100%	100%	100%	100%	N/A	N/A	N/A
<b>La Vie</b> <sup>2</sup> (For policies effective on or after May 29, 2012 and before October 18, 2013)	Whole Life	N/A	N/A	N/A	N/A	89%	89%	N/A	N/A
<b>ManuCritical Care</b> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Critical Illness	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuCritical Care</b> (For policies effective before January 10, 2017)	Critical Illness	100%	100%	100%	100%	100%	100%	N/A	N/A
<b>ManuEssential Care</b> (For policies effective before July 1, 2018)	Critical Illness	100%	100%	100%	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective on or after January 1, 2016 and before July 1, 2018)	Income Plan	100%	100%	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuJoy Annuity Plan</b> (For policies effective before January 1, 2016)	Income Plan	N/A	N/A	91%	93%	N/A	N/A	N/A	N/A
<b>ManuMulti Care</b> (For policies effective before January 10, 2017)	Critical Illness	100%	100%	100%	100%	N/A	N/A	N/A	N/A
<b>ManuPrestige / ManuPrestige Protector</b> (For policies effective before July 1, 2018)	Whole Life	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuPrime Care</b> (For policies effective before July 1, 2018)	Critical Illness	100%	100%	100%	N/A	N/A	N/A	N/A	N/A
<b>ManuTotal Care</b> (For policies effective before January 10, 2017)	Critical Illness	87%	88%	90%	91%	91%	92%	N/A	N/A
<b>MyChoice</b> (For policies effective on or after January 10, 2017 and before July 1, 2018)	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

<sup>1</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAx13xx / QCxx13xx, and with policy effective date specified above.

<sup>2</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is QAx12xx / QCxx12xx.

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>MyChoice</b> (For policies effective before January 10, 2017)	Income Plan	N/A	68%	73%	76%	79%	81%	N/A	N/A
<b>Premier Estate Protector</b> <sup>3</sup> (For policies effective on or after December 23, 2013 and before Aug 2 2017)	Whole Life	N/A	100%	100%	100%	100%	N/A	N/A	N/A
<b>Premier Estate Protector</b> <sup>4</sup> (For policies effective on or after May 29, 2012 and before December 23, 2013)	Whole Life	N/A	N/A	N/A	N/A	91%	92%	N/A	N/A
<b>Premier Lifestyle Protector</b>	Whole Life	N/A	N/A	N/A	N/A	61%	62%	60%	60%
<b>Premier New Generation Planner</b> (For policies effective on or after January 1, 2014)	Whole Life	82%	89%	90%	92%	N/A	N/A	N/A	N/A
<b>Premier New Generation Planner</b> (For policies effective before January 1, 2014)	Whole Life	N/A	N/A	N/A	N/A	51%	48%	51%	54%
<b>Premier Protector</b>	Whole Life	N/A	N/A	N/A	108%	101%	95%	91%	97%
<b>Senior Care</b>	Whole Life	N/A	N/A	N/A	N/A	100%	100%	99%	99%
<b>Vita</b>	Critical Illness	100%	100%	100%	100%	79%	77%	79%	80%

#### Notes:

- For the purpose of fulfillment ratio calculation, it is assumed that there is no change in the Notional Amount/Guaranteed Amount/Guaranteed Annual Income of the policies since policy issuance.
- Fulfillment ratios may not be applicable (that is, shown as “N/A” in the results above) due to one or more of the following reason(s):
  - No relevant policy is in-force with the respective policy year as of the end of the reporting year;
  - The amount of non-guaranteed annual dividends and interests illustrated at the point of sale up to the respective policy year is zero for the relevant policies.

<sup>3</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAxx13xx.

<sup>4</sup> Refers to policies with product code shown at the top right corner of the proposal summary (first page) at point of sales is WAxx12xx / WCxx12xx.

## Illustrative Example - Fulfillment Ratio for Annual Dividends

*(Figures shown in table (a) and table (b) below are for illustrative purposes only)*

An Endowment Product (ABC), launched in 2015 with only one currency (HK\$) available, contained 4 in-force policies as of end of reporting year 2018.

Table (a)

Policy	Policy issue date	Respective Policy year for reporting year 2018	Fulfillment ratio based on accumulated dividends and interest up to	Illustrated accumulated dividends and interest at point of sales	Actual accumulated dividends and interest
1	5 Mar 2015	3	5 Mar 2018	\$ 3,000	\$ 2,100
2	4 Sep 2015	3	4 Sep 2018	\$ 4,000	\$ 2,800
3	1 Jan 2016	2	1 Jan 2018	\$ 2,000	\$ 2,000
4	11 Nov 2017	1	11 Nov 2018	\$ 950	\$ 1,000

Table (b)

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
ABC	Endowment	1,000 / 950 = 105%	2,000 / 2,000 = 100%	(2,800 + 2,100) / (4,000 + 3000) = 70%	N/A	N/A	N/A	N/A	N/A

Notes:

- A more than 100% fulfillment ratio means larger accumulated dividends and interest is resulted as compared to the illustrated amount at point of sales.
- A 100% fulfillment ratio means accumulated dividends and interest matches the illustrated amount at point of sales.
- A less than 100% fulfillment ratio means smaller accumulated dividends and interest is resulted as compared to the illustrated amount at point of sales.



## Fulfillment Ratio for Terminal Bonus

The fulfillment ratio for terminal bonus is calculated as the ratio of aggregate payout of terminal bonus against the illustrated amounts at the point of sale for all relevant policies actually terminated in the reporting year.

- For the avoidance of doubt, surrender value of terminal bonus is used in the calculation.
- Annual dividends (if any) and/or non-guaranteed monthly incomes (if any) are excluded from the calculation.
- Non-guaranteed interests (if any) are excluded from the calculation. Non-guaranteed interests include the non-guaranteed interests earned on accumulated non-guaranteed annual dividends, guaranteed/non-guaranteed coupons, guaranteed cash payments, and/or guaranteed/non-guaranteed incomes (annual and/or monthly).
- All fulfillment ratios are calculated based on the assumption that from the issuance of the respective policies to the end of the reporting year, all premiums are paid in full when due (taking into consideration any actual changes in Notional Amount).

## Terminal Bonus Fulfillment Ratio for Currently Selling Products

### United States Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
ManuBright Care (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ManuDelight Annuity Plan	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ManuLove Care	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### Hong Kong Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
ManuBright Care (For policies effective on or after July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ManuDelight Annuity Plan	Income Plan	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ManuLove Care	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Terminal Bonus Fulfillment Ratio for Products Closed to Sales

### United States Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>ManuBright Care</b> (For policies effective before July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuFuture Education Plan</b> (For policies effective on or after January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuFuture Education Plan</b> (For policies effective before January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuVision</b> (For policies effective on or after January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuVision</b> (For policies effective before January 1, 2017)	Life & Saving	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A
<b>ManuVision Protector</b> (For policies effective on or after January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>ManuVision Protector</b> (For policies effective before January 1, 2017)	Life & Saving	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

### Hong Kong Dollar Policies

Product	Product Type	Fulfillment ratios for reporting year 2018							
		Policy Year 1 (Policy effective in 2017)	Policy Year 2 (Policy effective in 2016)	Policy Year 3 (Policy effective in 2015)	Policy Year 4 (Policy effective in 2014)	Policy Year 5 (Policy effective in 2013)	Policy Year 6 (Policy effective in 2012)	Policy Year 7 (Policy effective in 2011)	Policy Year 8 (Policy effective in 2010)
<b>ManuBright Care</b> (For policies effective before July 1, 2018)	Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Notes:

1. For the purpose of fulfillment ratio calculation, it is assumed that there is no change in the Notional Amount/Guaranteed Amount/Guaranteed Annual Income of the policies since policy issuance.
2. Fulfillment ratios may not be applicable (that is, shown as “N/A” in the results above) due to one or more of the following reason(s):
  - No relevant policy is in-force with the respective policy year as of the end of the reporting year ;
  - No relevant policy with the respective policy year terminated in the reporting year;
  - The amount of terminal bonus illustrated at the point of sale in the respective policy year is zero for the relevant policies.