



## Fidelidade Macau Life - Insurance Company Limited Historical Accumulation Interest Rates for Reporting Year 2023

The historical accumulation interest rates for each life insurance product that has new policies issued by Fidelidade Macau Life – Insurance Company Limited since year 2013 are shown in the following tables. Please be reminded that the historical accumulation interest rates are for reference only, and should not be taken as an indicator of future accumulation interest rates.

Notes:

1. The accumulation interest rates shown are calculated based on weighted average of actual accumulation interest rates of the policies in each calendar year. For the actual accumulation interest rates applicable to your policy, please refer to your annual statement.
2. The accumulation interest rates shown are calculated before applying any relevant charges to your policy.
3. The future accumulation interest rates may be less or more favorable than the historical accumulation interest rates.

**RetireJoy Annuity Plan**

Product Series	Year				
	2019	2020	2021	2022	2023
<b>RetireJoy Annuity Plan (RJAP)</b> Annuity Benefit Accumulation Interest Rate	N/A	N/A	N/A	N/A	N/A

Product Series	Year				
	2019	2020	2021	2022	2023
<b>RetireJoy Annuity Plan II (RJAP2)</b> Annuity Benefit Accumulation Interest Rate	N/A	N/A	N/A	N/A	N/A

\* RetireJoy Annuity Plan (RJAP) Annuity Benefit and Accumulation Interest will be declared starting in reporting year 2024; RetireJoy Annuity Plan II (RJAP2) Annuity Benefit and Accumulation Interest will be declared starting in reporting year 2025.

Guaranteed Education Plan

Product Series	Year											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
<b>Guaranteed Education Plan</b>												
Interest Accumulation Rate	3.00%	3.42%	3.17%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%

EasySaver Insurance Plan/SmartRetire Savings Plan

Product Series	Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	
<b>Easy Saver Insurance Plan</b>										
Guaranteed Crediting Interest Rate	N/A	N/A	N/A	2.00%	1.60%	2.00%	2.55%	2.55%	1.50%	
Total Crediting Interest Rate	N/A	N/A	N/A	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	

Product Series	Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	
<b>SmartRetire Savings Plan</b>										
Guaranteed Crediting Interest Rate	2.38%	2.38%	2.00%	2.00%	1.60%	2.00%	2.55%	2.55%	1.50%	
Total Crediting Interest Rate	2.50%	2.48%	2.28%	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	

Guaranteed Savings 5 Years

Product Series	Product Code	Guaranteed Crediting Interest Rate					Non-Guaranteed Maturity Interest Rate
		Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	
Guaranteed Savings 5 Years	GS5Y	1.08%	1.08%	1.08%	1.08%	6.88%	0.10%
	GS5Y2	2.58%	2.58%	2.58%	2.58%	2.58%	0.00%

Guaranteed Savings 3 Years

Product Series	Product Code	Guaranteed Crediting Interest Rate			Non-Guaranteed Maturity Interest Rate
		Policy Year 1	Policy Year 2	Policy Year 3	
Guaranteed Savings 3 Years	GS3Y	2.38%	2.38%	2.38%	0.08%
	G288	2.88%	2.88%	2.88%	0.10%
	G308	3.08%	3.08%	3.08%	0.10%
Guaranteed Savings 3 Years (Series III)	GS3Y3	2.42%	2.42%	2.42%	0.03%
	GS3Y4	2.28%	2.28%	2.28%	0.10%
	GS3Y5	1.28%	1.88%	2.58%	0.10%
	GS3Y6	1.50%	1.70%	2.35%	0.03%
	GS3Y7	1.96%	2.18%	3.00%	0.03%
	GS3Y8	2.28%	2.46%	3.00%	0.03%
	GS3Y9	2.80%	3.00%	3.20%	0.03%
	GS3Y10	3.00%	3.20%	3.40%	0.03%
	GS3Y11	1.90%	2.00%	2.10%	0.06%
	GS3Y12	1.15%	1.25%	1.35%	To be announced
	GS3Y13	1.05%	1.15%	1.25%	To be announced
GS3Y14	1.15%	1.25%	1.35%	To be announced	

	GS3Y15	1.25%	1.35%	1.45%	To be announced
	GS3Y16	1.10%	1.20%	1.88%	To be announced
	GS3Y17	1.20%	1.30%	1.88%	To be announced
	GS3Y18	1.30%	1.40%	1.88%	To be announced
	GS3Y19	1.10%	1.20%	2.88%	To be announced
	GS3Y20	1.20%	1.30%	2.88%	To be announced
	GS3Y21	1.30%	1.40%	2.88%	To be announced
	GS3Y22	1.58%	1.68%	3.00%	To be announced
	GS3Y23	1.68%	1.78%	3.00%	To be announced
	GS3Y24	1.88%	1.98%	3.00%	To be announced
	GS3Y25	3.50%	3.55%	3.60%	To be announced
	GS3Y26	3.60%	3.65%	3.70%	To be announced
	GS3Y27	4.00%	4.05%	4.10%	To be announced
	GS3Y28	2.00%	2.15%	2.30%	To be announced