

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

The historical crediting interest rates for each universal 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 crediting interest rates are for reference only, and should not be taken as an indicator of future crediting interest rates.

Notes:

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

Product Series	Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Easy Saver Insurance Plan										
Guaranteed Crediting Interest Rate	N/A	N/A	N/A	2.00%	1.60%	2.00%	2.55%	2.55%	1.50%	1.55%
Total Crediting Interest Rate	N/A	N/A	N/A	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	1.65%

Product Series	Year									
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
SmartRetire Savings Plan										
Guaranteed Crediting Interest Rate	2.38%	2.38%	2.00%	2.00%	1.60%	2.00%	2.55%	2.55%	1.50%	1.55%
Total Crediting Interest Rate	2.50%	2.48%	2.28%	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	1.65%

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%

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