

## Fidelidade Macau Life - Insurance Company Limited

### Fulfillment ratios for Participating Products for Reporting Year 2024

The following fulfillment ratio table shows participating products underwritten by Fidelidade Macau Life – Insurance Company Limited (hereinafter referred to as "Fidelidade Life") with non-guaranteed dividends/bonuses which has new policies issued in the previous 11 calendar years prior to the reporting year.

Please be reminded that the fulfillment ratios shown below are historical figures and are not an indicator of the future performance of participating products.

For the purpose of calculation of fulfillment ratios, it is assumed that:

- all declared dividends are left with Fidelidade Life for interest accumulation since policy issuance; and
- there is no change in the notional amount/guaranteed annual income of the policies since policy issuance.

#### Fulfillment Ratio for Policies with Annual Dividends

Product series	Product type	Fulfillment ratios for annual dividends for reporting year 2023										
		Policy year 1	Policy year 2	Policy year 3	Policy year 4	Policy year 5	Policy year 6	Policy year 7	Policy year 8	Policy year 9	Policy year 10	Policy year 11
Guaranteed Education Plan	Participating Endowment	100.00% <i>(policy effective in 2023)</i>	104.00% <i>(policy effective in 2022)</i>	113.00% <i>(policy effective in 2021)</i>	75.00% <i>(policy effective in 2020)</i>	65.00% <i>(policy effective in 2019)</i>	143.00% <i>(policy effective in 2018)</i>	119.00% <i>(policy effective in 2017)</i>	59.00% <i>(policy effective in 2016)</i>	35.00% <i>(policy effective in 2015)</i>	101.00% <i>(policy effective in 2014)</i>	86.00% <i>(policy effective in 2013)</i>

#### Fulfillment Ratio for Policies with Non-guaranteed Monthly Annuity

Product series	Product type	Fulfillment ratios for non-guaranteed monthly annuity for reporting year 2024										
		Policy year 1	Policy year 2	Policy year 3	Policy year 4	Policy year 5	Policy year 6	Policy year 7	Policy year 8	Policy year 9	Policy year 10	Policy year 11
RetireJoy Annuity Plan	Participating Annuity	N/A	N/A	100% <i>(policy effective in 2021)</i>	100% <i>(policy effective in 2020)</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\*For RetireJoy Annuity Plan, Non-guaranteed Monthly Annuity will be declared starting in reporting year 2024.

## Fulfillment Ratio for Policies with Terminal Dividends

Product series	Product type	Fulfillment ratios for terminal dividends for reporting year 2024									
		Policy year 1	Policy year 2	Policy year 3	Policy year 4	Policy year 5	Policy year 6	Policy year 7	Policy year 8	Policy year 9	Policy year 10
RetireJoy Annuity Plan	Participating Annuity	100% (policy effective in 2023)	100% (policy effective in 2022)	100% (policy effective in 2021)	100% (policy effective in 2020)	N/A	N/A	N/A	N/A	N/A	N/A

### Notes:

- The fulfillment ratios are calculated as the ratio of aggregate actual accumulated non-guaranteed annual/terminal dividends against the illustrated amounts at the point of sale for all relevant in force policies.
- 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 in the reporting year;
  - The amount of non-guaranteed annual/terminal dividends and interests illustrated at the point of sale up to the corresponding policy years is zero for the relevant policies.