

Fidelidade Macau Life - Insurance Company Limited
Historical Accumulation Interest Rates for Reporting Year 2025

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	2024
RetireJoy Annuity Plan (RJAP)						
Annuity Benefit Accumulation Interest Rate	N/A	N/A	N/A	N/A	4.5%	4.5%

Product Series	Year					
	2019	2020	2021	2022	2023	2024
RetireJoy Annuity Plan II (RJAP2)						
Annuity Benefit Accumulation Interest Rate	N/A	N/A	N/A	N/A	N/A	N/A

* 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	2024	
Guaranteed Education Plan													
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%	3.00%

EasySaver Insurance Plan/SmartRetire Savings Plan

Product Series	Year												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	
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%	3.00%	3.10%	
Total Crediting Interest Rate	N/A	N/A	N/A	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	1.65%	3.10%	3.20%	

Product Series	Year											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
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%	3.00%	3.10%
Total Crediting Interest Rate	2.50%	2.48%	2.28%	2.02%	1.80%	2.30%	2.70%	2.60%	1.55%	1.65%	3.10%	3.20%

Guaranteed Savings 5 Years

Product Series	Product Code	Currency	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	MOP/HKD	1.08%	1.08%	1.08%	1.08%	6.88%	0.10%
	GS5Y2	MOP/HKD	2.58%	2.58%	2.58%	2.58%	2.58%	0.00%
	GS5Y3 (Version1) ¹	MOP	3.50%	3.55%	3.60%	3.61%	3.63%	0.00%
		HKD	3.60%	3.65%	3.70%	3.71%	3.73%	0.00%
		EUR	2.00%	2.15%	2.30%	2.31%	2.33%	0.00%
		USD	4.00%	4.05%	4.10%	4.11%	4.13%	0.00%
	GS5Y3 (Version2) ²	MOP	3.25%	3.30%	3.35%	3.36%	3.38%	0.00%
		HKD	3.35%	3.40%	3.45%	3.46%	3.48%	0.00%
		EUR	1.75%	1.90%	2.05%	2.06%	2.08%	0.00%
		USD	3.75%	3.80%	3.85%	3.86%	3.88%	0.00%

¹ For GS5Y3 policies issued between 12 August 2024 to 23 September 2024 (Both days inclusive)

² For GS5Y3 policies issued since 24 September 2024

Guaranteed Savings 3 Years

Product Series	Product Code	Currency	Guaranteed Crediting Interest Rate			Non-Guaranteed Maturity Interest Rate
			Policy Year 1	Policy Year 2	Policy Year 3	
Guaranteed Savings 3 Years	GS3Y	MOP/HKD	2.38%	2.38%	2.38%	0.08%
	G288	MOP/HKD	2.88%	2.88%	2.88%	0.10%
	G308	MOP/HKD	3.08%	3.08%	3.08%	0.10%
Guaranteed Savings 3 Years (Series III)	GS3Y3	MOP/HKD	2.42%	2.42%	2.42%	0.03%
	GS3Y4	MOP/HKD	2.28%	2.28%	2.28%	0.10%
	GS3Y5	MOP/HKD	1.28%	1.88%	2.58%	0.10%
	GS3Y6	MOP/HKD	1.50%	1.70%	2.35%	0.03%
	GS3Y7	MOP/HKD	1.96%	2.18%	3.00%	0.03%
	GS3Y8	MOP/HKD	2.28%	2.46%	3.00%	0.03%
	GS3Y9	MOP/HKD	2.80%	3.00%	3.20%	0.03%
	GS3Y10	MOP/HKD	3.00%	3.20%	3.40%	0.03%
	GS3Y11	MOP/HKD	1.90%	2.00%	2.10%	0.06%
	GS3Y12	MOP/HKD	1.15%	1.25%	1.35%	0.06%
	GS3Y13	MOP/HKD	1.05%	1.15%	1.25%	To be announced
	GS3Y14	MOP/HKD	1.15%	1.25%	1.35%	To be announced
	GS3Y15	MOP/HKD	1.25%	1.35%	1.45%	To be announced
	GS3Y16	MOP/HKD	1.10%	1.20%	1.88%	To be announced
	GS3Y17	MOP/HKD	1.20%	1.30%	1.88%	To be announced
	GS3Y18	MOP/HKD	1.30%	1.40%	1.88%	To be announced
	GS3Y19	MOP/HKD	1.10%	1.20%	2.88%	To be announced
	GS3Y20	MOP/HKD	1.20%	1.30%	2.88%	To be announced
	GS3Y21	MOP/HKD	1.30%	1.40%	2.88%	To be announced
	GS3Y22	MOP/HKD	1.58%	1.68%	3.00%	To be announced
	GS3Y23	MOP/HKD	1.68%	1.78%	3.00%	To be announced
	GS3Y24	MOP/HKD	1.88%	1.98%	3.00%	To be announced

	GS3Y25	MOP/HKD	3.50%	3.55%	3.60%	To be announced
	GS3Y26	MOP/HKD	3.60%	3.65%	3.70%	To be announced
	GS3Y27	MOP/HKD	4.00%	4.05%	4.10%	To be announced
	GS3Y28	MOP/HKD	2.00%	2.15%	2.30%	To be announced
Guaranteed Savings 3 Years (Series IV)	GS3Y29 (Version1) ³	MOP	3.50%	3.55%	3.60%	0.00%
		HKD	3.60%	3.65%	3.70%	0.00%
		EUR	2.00%	2.15%	2.30%	0.00%
		USD	4.00%	4.05%	4.10%	0.00%
	GS3Y29 (Version2) ⁴	MOP	3.25%	3.30%	3.35%	0.00%
		HKD	3.35%	3.40%	3.45%	0.00%
		EUR	1.75%	1.90%	2.05%	0.00%
		USD	3.75%	3.80%	3.85%	0.00%

³ For GS3Y29 policies issued from 1 January 2024 to 23 September 2024 (Both days inclusive)

⁴ For GS3Y29 policies issued since 24 September 2024