

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

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	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%

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%
	GS5Y3 (Version2) ²	USD	4.00%	4.05%	4.10%	4.11%	4.13%	0.00%
		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

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)		MOP	3.50%	3.55%	3.60%	0.00%
		HKD	3.60%	3.65%	3.70%	0.00%

	GS3Y29 (Version1) ³	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