

Pillar Three: Governance and Dependability

1. Fulfilment Ratio: Please fill in the actual aggregated accumulated non-guaranteed annual dividends and interests, and special bonuses “%” ratio against the illustrated amounts at the point of sale for this whole life product as of the end of 2020.

Non-Guaranteed Element

Annual Dividends

Bonuses

Currency

USD

HKD

USD

HKD

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

2. Have you received a Financial Rating from a major rating agency in the past 12 months?

Yes

Standard and Poor

A+

Rating in 2020

A+

3. Portfolio liquidity in stressed markets: When you construct the portfolio, one key factor we consider is liquidity at the portfolio level under stressed market conditions. Please select only ONE closest answer:

4. Investment/Divestment bases: Our investment/divestment decisions are substantively based on the following. Please select all the most applicable answers:

5. Does the firm have a committee responsible for risk?

Yes

6. What is the Business of the Risk Committee? Please select all that apply:

- Proactively identify risk issues
- Assessment of risks
- Mitigate and Manage risks
- Risk controls policies and implementation
- Regulatory risks monitoring
- We do more than the above – please explain below:

Additional Remarks

Risk Managing business initiatives and opportunities.
Risk leading the Business Continuity due to pandemic and economic turmoil with independent & comprehensive risk assessments.

7. What is the percentage of the risk committee that is independent?

30

8. Are there any executives on the risk committee?

Yes

9. Does the firm describe business continuity risks related to disruptions of operations?

Yes

10. Does the firm link its directors' bonuses to the achievement of long-term goals?

Yes

11. Does the firm have a Code of Ethics?

Yes

12. Percentage of non-executive directors that have industry-specific expertise

100

13. Does the firm have country-specific components in their anti-bribery and/or corruption statement or policy?

No

14. Does the firm provide its employees with training on anti-bribery and/or corruption?

Yes