

Dividend Statement

Participating policyholders of the Company who are eligible to receive distributions, commonly referred to as “policyholder dividend”, will receive the amount declared from time to time by the Board of Directors of the Company at the sole discretion of the Board. Generally speaking, the distribution of the dividend reflects the performance of the participating business over time. It will take into account the performance of a number of factors including but not limited to the company’s investment return, claim experience, persistency experience, policy expenses, future business growth and retention of earnings in support of the life insurance business, together with interests of the shareholders and the policyholders.

The dividend allocation process as adopted by the Company is based on the contributions made by the respective participating policies to the participating business. As the contribution of each policy is different, there may be some practical constraints in making the allocation under some circumstances. Nevertheless, the dividend review process seeks to achieve reasonable and fair allocation amongst classes and generations of policies. Policies may be categorised by their common experience factors such as investment return, claim and administrative expenses to determine their respective contributions.

紅利聲明

符合領取紅利(通稱「保單持有人紅利」)資格的公司可分紅保單持有人，可獲發由公司董事會不時宣佈，並經董事會全權決定的數額。一般而言，紅利的發放反映可分紅產品業務過往表現。同時亦會考慮若干因素之表現決定，這些因素包括但不限於公司的投資回報率、過往索賠數據、過往續保數據、行政費用、公司未來的業務增長和支持人壽保險業務所需保留盈餘，以及股東和投保人利益。

公司的紅利分配過程按可分紅保單於公司可分紅產品業務的貢獻釐定。由於每張保單的貢獻不盡相同，在某些情況下，紅利的實際分配可能會有困難。但紅利檢討過程力求各保單種類和每代保單間合理公平分配。保單可能會按過往因素，如投資回報率、索賠和行政開支，作分類及釐定貢獻。