

# Universal Account Crediting Rate Disclosure Year 2024

The disclosed rates apply to following insurance products:  
HSBC Hui Zeng Li Type C Whole Life Insurance (Universal)  
HSBC Hui Zeng Li 2024 Whole Life Insurance (Universal)

Date From	Date To	Minimum Guaranteed Crediting Rate	Crediting Rate	Daily Rate Corresponding To Crediting Rate
20241001	20241031	1.50%	3.30%	0.009016%
20241101	20241130	1.50%	3.30%	0.009016%
20241201	20241231	1.50%	3.30%	0.009016%

**Remark:**

- Both of Minimum Guaranteed Crediting Rate and Crediting Rate are annual rate.
- The investment return above minimum guaranteed crediting rate is not guaranteed.**
- The actual crediting rates are disclosed on monthly basis, the crediting rate for the month just represents the investment performance of the current month, **not representing any future investment return.**
- If the policy is terminated, the policy interest during the unsettled period will be calculated based on the latest published crediting rate.
- Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.