

# Universal Account Crediting Rate Disclosure Year 2024

**The disclosed rates apply to following insurance products:**

**HSBC Hui Tian Li Annuity Insurance (Universal)**

**HSBC Hui Zeng Li Whole Life Insurance (Universal)**

**HSBC Hui Zeng Li Type B Whole Life Insurance (Universal)**

| Date From | Date To  | Minimum Guaranteed Crediting Rate | Crediting Rate | Daily Rate Corresponding To Crediting Rate |
|-----------|----------|-----------------------------------|----------------|--|
| 20240101  | 20240131 | 2.00%                             | 4.50%          | 0.012295%                                  |
| 20240201  | 20240229 | 2.00%                             | 3.95%          | 0.010792%                                  |
| 20240301  | 20240331 | 2.00%                             | 3.80%          | 0.010383%                                  |
| 20240401  | 20240430 | 2.00%                             | 3.80%          | 0.010383%                                  |
| 20240501  | 20240531 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20240601  | 20240630 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20240701  | 20240731 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20240801  | 20240831 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20240901  | 20240930 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20241001  | 20241031 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20241101  | 20241130 | 2.00%                             | 3.30%          | 0.009016%                                  |
| 20241201  | 20241231 | 2.00%                             | 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.

## Universal Account Crediting Rate Disclosure Year 2023

The disclosed rates apply to following insurance products:

**HSBC Hui Tian Li Annuity Insurance (Universal)**

| Date From | Date To  | Minimum Guranteed Crediting Rate | Crediting Rate for the month (Annual Rate) | Crediting Rate for the month (Corresponding Daily Rate) |
|-----------|----------|----------------------------------|--|---|
| 20230101  | 20230131 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20230201  | 20230228 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230301  | 20230331 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230401  | 20230430 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230501  | 20230531 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230601  | 20230630 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230701  | 20230731 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230801  | 20230831 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20230901  | 20230930 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20231001  | 20231031 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20231101  | 20231130 | 2.00%                            | 4.5%                                       | 0.012329%   |
| 20231201  | 20231231 | 2.00%                            | 4.5%                                       | 0.012329%   |

**Remark:**

1. 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.
2. The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
3. Please call our customer hot line **400-820-8363** for more details about Universal Account Crediting Rate.

## Universal Account Crediting Rate Disclosure Year 2022

The disclosed rates apply to following insurance products:

**HSBC Hui Tian Li Annuity Insurance (Universal)**

| Date From | Date To  | Minimum Guranteed Crediting Rate | Crediting Rate for the month (Annual Rate) | Crediting Rate for the month (Corresponding Daily Rate) |
|-----------|----------|----------------------------------|--|---|
| 20220101  | 20220131 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220201  | 20220228 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220301  | 20220331 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220401  | 20220430 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220501  | 20220531 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220601  | 20220630 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220701  | 20220731 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220801  | 20220831 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20220901  | 20220930 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20221001  | 20221031 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20221101  | 20221130 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20221201  | 20221231 | 2.00%                            | 4.0%                                       | 0.010959%   |

**Remark:**

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## Universal Account Crediting Rate Disclosure Year 2021

The disclosed rates apply to following insurance products:

**HSBC Hui Tian Li Annuity Insurance (Universal)**

| Date From | Date To  | Minimum Guranteed Crediting Rate | Crediting Rate for the month (Annual Rate) | Crediting Rate for the month (Corresponding Daily Rate) |
|-----------|----------|----------------------------------|--|---|
| 20210123  | 20210131 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210201  | 20210228 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210301  | 20210331 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210401  | 20210430 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210501  | 20210531 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210601  | 20210630 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210701  | 20210731 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210801  | 20210831 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20210901  | 20210930 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20211001  | 20211031 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20211101  | 20211130 | 2.00%                            | 4.0%                                       | 0.010959%   |
| 20211201  | 20211231 | 2.00%                            | 4.0%                                       | 0.010959%   |

**Remark:**

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2. The actual crediting rates are disclosed on Company Website [www.hsbcinsurance.com.cn](http://www.hsbcinsurance.com.cn) . Open for public inquiries.
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