



Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Dividend Statement

A “participating” (or with-profit) policy is a policy that pays non-guaranteed dividends or bonuses (including cash bonus and reversionary bonus) to the policyholder. Dividends/bonuses are generated from profits of the insurer that sold the policy and are typically paid out on an annual basis over the life of the policy. Some policies also include final or terminal payments that are paid out upon maturity or termination of contract.

Participating policyholders of Blue Cross (Asia-Pacific) Insurance Limited (the "Company") who are eligible to policyholder dividends, will receive the amounts declared from time to time by the Board of Directors of the Company at the Board's sole discretion with a written declaration by the Chairman of the Board, an Independent Non-Executive Director, and the Appointed Actuary.

Generally speaking, the amounts of dividends reflect the performance of the participating business over time. The allocation of such benefits will take into account a number of factors, including but not limited to, the Company's investment return, claim experience, business persistency rate, 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. While the contribution of each participating policy is different, the dividend review process seeks to achieve a reasonable and fair allocation amongst classes and generations of all participating policies, taking into account factors such as availability of policy-related information, investment return, claim and administrative expenses, etc.

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紅利聲明

可分紅保單 (或有利潤保單) · 是一種派發非保證紅利 (包括現金紅利和復歸紅利) 給保單持有人的保單。紅利是從保險公司銷售保單的利潤產生 · 通常於保單有效期內每年一度派發。有些保單還包括期滿或終止合約時的紅利。

符合領取保單持有人紅利資格的藍十字 (亞太) 保險有限公司 (「本公司」) 可分紅保單持有人 · 可獲發由本公司董事會不時宣佈 · 經董事會全權決定的數額 · 並由董事會主席 · 一名獨立非執行董事 · 聯同委任精算師以書面聲明。

一般而言 · 紅利款額反映可分紅產品業務過往的表現。同時 · 紅利的發放會考慮若干因素 · 包括但不限於本公司的投資回報 · 過往索賠數據 · 過往續保數據 · 行政費用 · 本公司未來的業務增長和支持人壽保險業務所需的保留盈餘 · 以及股東和投保人利益。

本公司的紅利分配過程按可分紅保單於本公司可分紅產品業務的貢獻釐定。由於每張可分紅保單的貢獻不盡相同 · 紅利檢討過程會力求達至各可分紅保單種類和每代可分紅保單之間合理公平分配 · 而納入考慮的因素包括可供參考的保單相關資料 · 投資回報 · 索賠和行政開支等。

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