



忠意人壽(香港)有限公司 Generali Life (Hong Kong) Limited

過往派息率 Historical Crediting Interest Rates

更新日期：2026年3月
Update: March 2026

賞致富萬用壽險 Generali Premio Universal Life

本公司將不時根據本公司於此產品相關的產品類別實際的經驗定期檢討並修訂派息率，當中包括但不限於投資回報（包括市場價值的賺蝕）及投資展望。因此，在不低於保證最低派息率的情況下，將來公佈之派息率可能比現時派息率高或低。於調整派息率時，本公司亦會考慮對派息率的調整作出緩和調整。

The crediting interest rates are reviewed from time to time and adjusted based on Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses and investment outlook. Hence, the future crediting interest rates declared may be higher or lower than the current crediting interest rate, subject to the Minimum Guaranteed Crediting Interest Rate. In adjusting the crediting interest rate, the Company will also consider smoothing of the crediting interest rate adjustments.

下表所示的派息率僅作參考用途，並不應被視為產品未來派息率的指標。本公司亦可能因應不同時期簽發之保單而公佈不同的派息率。請注意，派息率並未扣除任何相關的保單收費（如保單行政費用）。

The crediting interest rates offered by the product are illustrated below for reference purpose, but should not be taken as an indicator of future crediting interest rate of the product. The Company may also declare a different crediting interest rate for policies issued in different time period. Please kindly note that they are before any relevant policy charges (e.g. policy administration fee).

萬用壽險產品系列 Universal life product series	2025 報告年度的派息率 Crediting interest rates for reporting year 2025											
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
賞致富萬用壽險 Generali Premio Universal Life	尚未推出 Not yet launched	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%

註：

Notes:

- 派息率之計算只包括本公司由2016年起簽發之新保單及於申報年度中仍然生效的保單。
The calculation includes new policies issued by the Company since 2016 and there are still in force policies in the reporting year.
- 以上顯示的派息率為每年的時間加權派息率。
The crediting interest rate shown is the time-weighted crediting interest rates declared for each calendar year.



忠意人壽(香港)有限公司 Generali Life (Hong Kong) Limited

过往派息率 Historical Crediting Interest Rates

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赏致富万用寿险 Generali Premio Universal Life

本公司将不时根据本公司于此产品相关的产品类别实际的经验定期检讨并修订派息率，当中包括但不限于投资回报（包括市场价值的赚蚀）及投资展望。因此，在不低于保证最低派息率的情况下，将来公布之派息率可能比现时派息率高或低。于调整派息率时，本公司亦会考虑对派息率的调整作出缓和调整。

The crediting interest rates are reviewed from time to time and adjusted based on Company's actual experience relating to its relevant product group, including but not limited to investment return including any market value gains and losses and investment outlook. Hence, the future crediting interest rates declared may be higher or lower than the current crediting interest rate, subject to the Minimum Guaranteed Crediting Interest Rate. In adjusting the crediting interest rate, the Company will also consider smoothing of the crediting interest rate adjustments.

下表所示的派息率仅作参考用途，并不应被视为产品未来派息率的指标。本公司亦可能因应不同时期签发之保单而公布不同的派息率。请注意，派息率并未扣除任何相关的保单收费（如保单行政费用）。

The crediting interest rates offered by the product are illustrated below for reference purpose, but should not be taken as an indicator of future crediting interest rate of the product. The Company may also declare a different crediting interest rate for policies issued in different time period. Please kindly note that they are before any relevant policy charges (e.g. policy administration fee).

万用寿险产品系列 Universal life product series	2025 报告年度的派息率 Crediting interest rates for reporting year 2025											
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	
赏致富万用寿险 Generali Premio Universal Life	尚未推出 Not yet launched	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%

注：

Notes:

- 派息率之计算只包括本公司由2016年起签发之新保单及于申报年度中仍然生效的保单。
The calculation includes new policies issued by the Company since 2016 and there are still inforce policies in the reporting year.
- P 以上显示的派息率为每年的时间加权派息率。
The crediting interest rate shown is the time-weighted crediting interest rates declared for each calendar year.