



忠意保險有限公司 – 香港分行 Assicurazioni Generali S.p.A. – Hong Kong Branch

過往派息率 Historical Crediting Interest Rates

更新日期：2026 年 3 月

Update: March 2026

「承晉」萬用人壽保險計劃 Sigillo Universal Life Plan

產品的派息率並非保證的，但絕不會低於相關保險建議書中所列之保證最低派息率。忠意保險有限公司 – 香港分行（即「本公司」）將不時根據多種因素來釐定派息率，有關因素包括但不限於市場環境、實際投資表現及未來投資展望。

Crediting interest rate declared by Assicurazioni Generali S.p.A. – Hong Kong Branch (hereafter “the Company”) is not guaranteed, but will never fall below the Guaranteed Minimum Crediting Interest Rate as indicated in the relevant illustration report. It is determined from time to time based on a number of factors including but not limited to prevailing market environment, actual investment performance and future investment forecast.

以下所示適用於本公司過往年份的派息率僅作參考用途，而並不應被視為產品於將來派息率的指標。請注意所顯示的派息率並未扣除相關保單收費（如保險費用、保單行政費用等）。

The historical crediting interest rates for the applicable years offered by the Company are illustrated below for reference purpose, but should not be taken as an indicator of future declaration. Please kindly note that they are before any relevant policy charges (e.g. cost of insurance, policy administration fees, etc.).

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
「承晉」萬用人壽 保險計劃 Sigillo Universal Life Plan	4.00%	3.90%	3.91%	4.00%	4.00%	3.94%	3.80%	3.80%	3.80%	3.80%	3.80%

註：

Notes:

- 派息率之計算只包括本公司由 2015 年起簽發之新保單（產品於 2014 年推出）及於申報年度中仍然生效的保單。
The calculation includes new policies issued by the Company since 2015 (the product was launched in 2014) and there are policies inforce 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.
- 派息率於某些年度顯示為「不適用」，因為該年度中並沒有相關的已生效保單。
The crediting interest rate is shown as “N/A” for some policy years because there is no relevant inforce policies in that year.



忠意保险有限公司-香港分行 Assicurazioni Generali S.p.A. – Hong Kong Branch

过往派息率 Historical Crediting Interest Rates

更新日期：2026 年 3 月

Update: March 2026

「承晋」万用人寿保险计划 Sigillo Universal Life Plan

产品的派息率并非保证的，但绝不会低于相关保险建议书中所列之保证最低派息率。忠意保险有限公司－香港分行（即「本公司」）将不时根据多种因素来釐定派息率，有关因素包括但不限于市场环境、实际投资表现及未来投资展望。

Crediting interest rate declared by Assicurazioni Generali S.p.A. – Hong Kong Branch (hereafter “the Company”) is not guaranteed, but will never fall below the Guaranteed Minimum Crediting Interest Rate as indicated in the relevant illustration report. It is determined from time to time based on a number of factors including but not limited to prevailing market environment, actual investment performance and future investment forecast.

以下所示适用于本公司过往年份的派息率仅作参考用途，而并不应被视为产品于将来派息率的指标。请注意所显示的派息率并未扣除相关保单收费（如保险费用、保单行政费用等）。

The historical crediting interest rates for the applicable years offered by the Company are illustrated below for reference purpose, but should not be taken as an indicator of future declaration. Please kindly note that they are before any relevant policy charges (e.g. cost of insurance, policy administration fees, etc.).

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
「承晋」万用人寿 保险计划 Sigillo Universal Life Plan	4.00%	3.90%	3.91%	4.00%	4.00%	3.94%	3.80%	3.80%	3.80%	3.80%	3.80%

注：

Notes:

- 派息率之计算只包括本公司由 2015 年起签发之新保单（产品于 2014 年推出）及于申报年度中仍然生效的保单。
The calculation includes new policies issued by the Company since 2015 (the product was launched in 2014) and there are policies inforce in the reporting year.
- 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.
- 派息率于某些年度显示为「不适用，因为该年度中并没有相关的已生效保单」。
The crediting interest rate is shown as “N/A” for some policy years because there is no relevant inforce policies in that year.