

Rooted in Hong Kong with Solid Foundation

Established in 2001, Hong Kong Life Insurance Limited ("Hong Kong Life") was founded by five local financial institutions including Asia Insurance Company Limited, Chong Hing Bank Limited, CMB Wing Lung Bank Limited, OCBC Bank (Hong Kong) Limited and Shanghai Commercial Bank Limited, which laid their foundations and have been serving people in Hong Kong for more than 50 years on average.



Extensive Network and Professional Services

Extensive Network

Through our extensive network of around 130 distribution points comprising Chong Hing Bank, CMB Wing Lung Bank, OCBC Bank (Hong Kong) and Shanghai Commercial Bank, we offer an integrated one-stop service of insurance and financial planning to customers.

Professional Services

Equipped with professional insurance qualifications, all frontline insurance sales representatives are committed to providing customized insurance and financial solutions to satisfy customers' individual needs.

Supreme Support

Our team is dedicated to provide excellent services to our valued customers. With a proactive approach of leveraging insurtech, we utilize "iAM Smart" for both customer identity verification and account login. The innovation was awarded with the "Best InsurTech Innovation" at the Insurance Excellence Awards 2022 organized by iMoney Magazine.



Hong Kong Life is a joint venture of the following financial institutions:



Diversified Insurance Solutions

To meet different insurance needs at different stages in your life, Hong Kong Life offers a wide variety of insurance plans, including savings insurance, whole life insurance, medical and dread disease protection, retirement planning to legacy planning. Throughout years of continuous innovation and optimization, Hong Kong Life has won the trust and support from customers and the public with our high-quality insurance products. Our achievements have been widely recognized, demonstrating Hong Kong Life's products with the unique advantages in the market and are highly acclaimed by all sectors.



Flagship Products



Wealth Accelerator Multi-Currency Plan

- Life Protection until Age 130 of the New Life Insured
- 9 Policy Currency Options Available for Change
- Policy Split Option
- Wealth Succession Bonus and Incapacity Benefit
- Flexible Change of Life Insured
- Contingent Policyowner and Life Insured Arrangement



Wealth Up (Premier) Savings Insurance Plan

- 2-Year Premium Payment Term with 20-Year Life Protection
- Premium Prepayment Arrangement to Build Your Wealth with Ease
- Flexible Change of Life Insured
- Contingent Life Insured and Contingent Policyowner Arrangement for Policy Continuum
- Life Protection for Peace of Mind



Grand Fortune Whole Life Protection Series

- Single Premium Simple Management
- Double Dividends Additional Return
- Flexible Wealth Management to Plan for the Future
- Two Types of Benefit Class to Match Your Life Planning
- Flexible Death Settlement Options



Family Care Dread Disease Protection Plan

- Flexible Premium Payment Term with Whole Life Protection
- Broad Cover for 118 Illnesses without Worries
- ICU Benefit to Extend Protection
- Family Cancer Benefit for Extra Peace of Mind
- Life Protection and Flexible Settlement Option



Family Guardian Refundable Hospital Income Protection Plan

- Daily Hospital Income for Flexible Use
- 10-Year Protection with Premium Refund
- No Claim Bonus
- First-in-Market: Family Daily Hospital Income Benefit¹
- Simple Application



Retire-at-Ease II Deferred Annuity Plan

- Flexible Accumulation Period
- Monthly Annuity Payment² to Fit Your Personal Needs
- Additional Return³ to Accelerate Your Success
- Enjoy Tax Deduction for Premium Payment

Please refer to the website of Hong Kong Life (www.hklife.com.hk), the policy, proposal and product leaflet and any other relevant documents of Hong Kong Life's life insurance plans for relevant product information, content, terms and conditions.

1 "First-in-market" is stated by comparing to the same type of hospital income insurance products on the market as of September 2022 when Family Guardian Refundable Hospital Income Protection Plan was first launched.

2 Monthly Annuity Payment includes Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment.

3 Terminal Dividend is not guaranteed and may be changed from time to time. Past performance is not indicative of future performance. The actual amount payable may be higher or lower than those illustrated in the Insurance Proposal.



Remarkable Fulfillment Ratio



The average fulfillment ratio⁵ of Hong Kong Life reaches 94%

- Ranks No. 1⁵ among Hong Kong Insurers with bancassurance channel⁶
- Ranks No. 2⁵ among Hong Kong Insurers⁶

Retire-at-Ease II Deferred Annuity Plan



Comparing with Qualifying Deferred Annuity Policies (QDAP) in the market, Retire-at-Ease II Deferred Annuity Plan⁷ provides the highest total internal rate of return^{8,9}, with the potential to reach up to 4.64% p.a.¹⁰, which ranks No. 1 in the market.

⁴ The data includes insurance products of different policy years, types and currencies in the reporting year of 2023.

⁵ The information was taken reference from the website of each insurer dated 30 June 2024. The average of Fulfillment Ratio is calculated based on the fulfillment ratio data of insurance products of different policy years, types and currencies reported by each insurer in the reporting year of 2023. Considering the representation of data, Insurers with less than 50 disclosed data points were not shown in this comparison. Insurers with no new policies issued currently were also not shown in this comparison. Hong Kong Life makes no warranty or guarantee for the accuracy, completeness and timeliness of the data source or website information of each Insurer.

⁶ Hong Kong Insurers mentioned above refers to those Hong Kong Insurers with disclosure of fulfillment ratio, not including those with less than 50 disclosed data points, and those that no longer issue new policies.

⁷ Retire-at-Ease II Deferred Annuity Plan is a Qualifying Deferred Annuity Policy certified by the Insurance Authority which is eligible for claiming tax deduction.

⁸ The internal rate of return will vary with different conditions, such as Policy Currency, Premium Payment Term, Premium Payment Period, Annuity (Income) Period and the age of starting Annuitization, therefore the internal rate of return is for reference only and is not indicative of future performance.

⁹ Projection of total internal rate of return is not guaranteed and may be changed by Insurers from time to time. Actual total internal rate of return maybe higher or lower than the above figure. Please inquire the relevant Insurers before you make decision on applying or purchasing any insurance products.

¹⁰ The information was taken reference from the "The Full QDAP List" on Insurance Authority's website dated 22 August 2024.

Commitment to Our Society and Employees



Giving back to the community is an integral part of Hong Kong Life's corporate culture. Hong Kong Life is fully committed to implementing comprehensive Environmental, Social and Governance (ESG) elements into our daily operations as well as actively participating in voluntary works, charitable donations and campaigns. Hong Kong Life aims to support sustainable development by caring about our staff, business partners and customers, and integrating environmental protection elements into daily operations and marketing promotion. The "Hong Kong Life Volunteer Team" was established in 2005 to participate in community service programs with the mission of giving the needy groups a hand, including low-income families and disabled people, etc.

Giving Back to the Community

Deliver Tai O conservation tour to strengthen social connection with the elderly



Organize Hoi Ha Wan Eco Tour to enhance the students' understanding of marine ecology and conservation



Sponsor "Low-Carbon Cooking & Living for the Environment and the Future" Project to promote healthy and sustainable lifestyle



Gather different social strata to experience urban farming and enjoy the green lifestyle



Corporate Recognitions



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