



Corporate Profile

Hong Kong Life Insurance Limited ("Hong Kong Life") was established in 2001 and is committed to providing customers with comprehensive and quality insurance and wealth management services through an extensive distribution network, including Chong Hing Bank, CMB Wing Lung Bank, OCBC Bank (Hong Kong), and Shanghai Commercial Bank.

On 27 December 2024, the original shareholders of Hong Kong Life entered into a share purchase agreement with Yuexiu Enterprises (Holdings) Limited ("Yuexiu") to sell the shareholding interests in Hong Kong Life to Yuexiu Insurance (Holdings) Limited, a newly incorporated wholly owned subsidiary of Yuexiu.

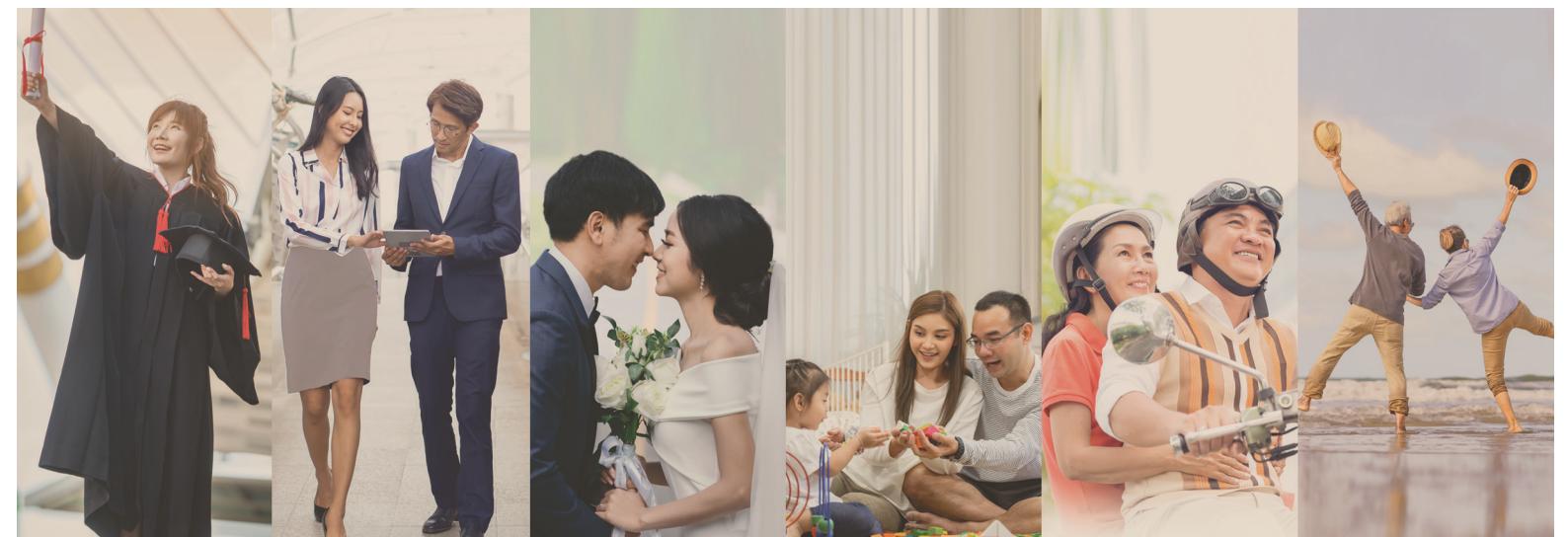
Effective from 9 October 2025, the acquisition of Hong Kong Life by Yuexiu was successfully completed and Hong Kong Life officially became a member of Yuexiu Group.

Extensive Network and Professional Services

Through our extensive network of around 130 distribution locations comprising Chong Hing Bank, CMB Wing Lung Bank, OCBC Bank (Hong Kong) and Shanghai Commercial Bank, Hong Kong Life offers an integrated one-stop service of insurance and financial planning to customers. Equipped with professional insurance qualifications, all frontline insurance sales representatives are committed to providing customized insurance and financial solutions to satisfy customers' needs. We strive to provide excellent customer services to all our valued customers.

Keep Abreast of the Times in Product Design

To meet the evolving needs of customers during various stages of life, Hong Kong Life offers a variety of individual and group insurance plans. Our products range from savings, life protection, medical and dread disease protection, retirement planning to legacy planning. We put the interests of our customers first by providing comprehensive protection tailored to their individual needs. In addition, we help them better plan for the future by opening doors to new opportunities.



Diversified Insurance Solutions

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

Wealth Prestige Savings Insurance Plan

- Single Premium Effective Management
- Guaranteed Cash Value starting from 83% of Premium Paid
- Change of Policy Currency Option and Policy Split Option
- Change of Life Insured Option
- Incapacity Benefit

Retire-at-Ease II Deferred Annuity Plan

- Flexible Accumulation Period
- Monthly Annuity Payment¹ to Fit Your Personal Needs
- Additional Return² 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 Monthly Annuity Payment includes Guaranteed Monthly Annuity Payment and Non-guaranteed Monthly Annuity Payment.

2 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 ratio⁴ of Hong Kong Life reaches 96%
- Ranks No. 2⁴ among Hong Kong Insurers⁵

Retire-at-Ease II Deferred Annuity Plan



Comparing with Qualifying Deferred Annuity Policies (QDAP) in the market, Retire-at-Ease II Deferred Annuity Plan⁶ provides the highest total internal rate of return^{7,8}, with the potential to reach up to 4.64% p.a.⁹, which ranks No. 1 in the market.

³ The data includes insurance products of different policy years, types and currencies in the reporting year of 2024.

⁴ The information was taken reference from the website of each insurer dated 30 June 2025. 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 2024. 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.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ 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.

⁹ The information was taken reference from the "The Full QDAP List" on Insurance Authority's website dated 14 July 2025.

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

Joins the "Hunger Run 2025" organized by FOODSPORT and helps the communities in need by converting the calories burned into food donations



Provides the elderly an experience of "Sensory Restaurant on Wheels™" to stimulate the culture of mutual support and intergenerational integration



Joins hands with The Project Futurus to visit the elderly and organize softmeal workshop for a caring and inclusive community



Sponsors Fung Yuen Culture and Nature Guided Tour to encourage the cultivation of positive values for ecological conservation



Corporate Recognitions



減廢證書
Wastewise
—Certificate—



香港人壽保險有限公司刊發
Issued by Hong Kong Life Insurance Limited

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