

CORPORATE PROFILE

周大福保險中心
CTF Life Tower

A stylized white wireframe illustration of the CTF Life Tower, a modern skyscraper with a grid-like facade, set against a teal background. The building is shown from a low angle, emphasizing its height and architectural structure.

CTF Life
周大福人壽

VALUE 開創保險
BEYOND 新價值
INSURANCE



周大福人壽保險有限公司概覽

About Chow Tai Fook Life Insurance Company Limited

周大福人壽保險有限公司（「周大福人壽」）為周大福創建有限公司的全資附屬公司，也是香港最具規模的壽險公司之一。作為周大福企業成員，周大福人壽緊扣鄭氏家族（「周大福集團」或「集團」）多元業務體系的雄厚資源，致力為客戶及其摯愛家人於「生活、成長、健康、傳承」的人生旅程中，提供個人化的匠心規劃、終身保障及優質體驗。憑藉集團財務實力及環球投資佈局，周大福人壽矢志成為亞太區領先的保險公司，持續開創保險新價值。

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the diverse conglomerate of the Cheng family (“Chow Tai Fook Group” or “the Group”) to support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group’s robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

周大福人壽引領公司進一步緊扣集團多元業務體系的雄厚資源，積極開拓更多集團內外的策略性合作機會，發揮協同，致力成為客戶的人生規劃師，並策略性透過四大生活範疇—GROWealth金融財進、EDUtainment童學童玩、PowerUp身心動力、FAMmunity爸媽Teen地，提供涵蓋財富、健康、教育及生活的多元方案，打造優質生活新體驗及人生規劃。

By strengthening CTF Life’s collaboration with the diverse conglomerate of the Group, we will further leverage its extensive resources and aspire to harness our refreshed corporate identity to open up more strategic collaboration opportunities within and beyond the Group. CTF Life’s Life Artisans are committed to providing our customers and their loved ones with four life pillars—GROWealth, EDUtainment, PowerUp, and FAMmunity—covering wealth management, health and wellness, education, and quality of life.

四大生活範疇 Four Life Pillars



另外，我們亦於2024年初成立策略合作夥伴聯盟，涵蓋不同專業範疇，包括健康、教育、藝術、體育、旅遊、娛樂及多元智能，全方位滿足客戶及其摯愛家人於人生旅程中的不同需要，持續開創保險新價值。

Additionally, we established a strategic alliance at the beginning of 2024 that represents a wide range of industries, from healthcare and education to sports, arts, technology, travel, and entertainment. This alliance aims to offer our customers and their families an exceptional lifestyle experience and bring to life CTF Life’s continued commitment, “Value Beyond Insurance”.

抱負 Our Vision

我們的企業員工及前線人生規劃師致力陪伴客戶的人生旅程，提供個人化的匠心規劃及優質體驗，持續開創保險新價值。
CTF Life’s corporate staff and frontline dedicated Life Artisans create value beyond insurance to help its customers and families navigate through life journey with personalised planning solutions and diverse lifestyle experiences.

使命 Our Mission

我們緊扣集團多元業務體系的雄厚資源，致力為客戶及其家人於「生活、成長、健康、傳承」的人生旅程中，提供個人化的匠心規劃、終身保障及優質體驗，邁向可持續發展。
Bring meaningful value, lifelong protection and sustainable growth by strengthening CTF Life’s collaboration with the diverse conglomerate of the Group.

我們致力為客戶及其摯愛家人於「生活、成長、健康、傳承」的人生旅程中，提供個人化的匠心規劃、終身保障及優質體驗。
We support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences.

傳承 Legacy

以客為本，提供個人化及靈活的匠心
財富管理傳承方案，保障和傳承家庭
財富，開創保險新價值
Offering personalised and flexible
wealth management and legacy
planning solutions to secure and
pass on family wealth while creating
value beyond insurance

生活 Wellbeing

從出生起提供全方位人生規劃及優質
體驗，助客戶及其家人活出豐盛人生
Empowering you to live fully from
birth with holistic life planning
solutions and enriching experiences

健康 Healthcare

我們為客戶提供終身保障及引入完善的
健康管理支援服務，讓其生活再無
後顧之憂
Providing lifelong protection and
advanced health management
services, ensuring our customers
enjoy peace of mind

成長 Growth

在每個人生成長的階段，提供度身訂造
合適的人生規劃，助客戶實現不同目標
Supporting your evolving growth and
goals with tailored, consumer-centric
solutions at every life stage

關於周大福創建有限公司

About CTF Services Limited

周大福創建有限公司（香港股份代號：659）在香港聯合交易所有限公司上市，是一家主要在香港和內地擁有多元化及市場領先業務的綜合企業。集團業務包括收費公路、保險、物流、建築及設施管理。集團實踐可持續的商業模式，致力為所有持份者和社會創造更多價值。

Listed on The Stock Exchange of Hong Kong Limited, CTF Services Limited (Hong Kong Stock Code: 659) is a conglomerate with a diversified portfolio of market-leading businesses, predominantly in Hong Kong and the Mainland. The Group's businesses include toll roads, insurance, logistics, construction, and facilities management. Through its sustainable business model, the Group is committed to creating more value for all stakeholders and the community.

關於周大福企業

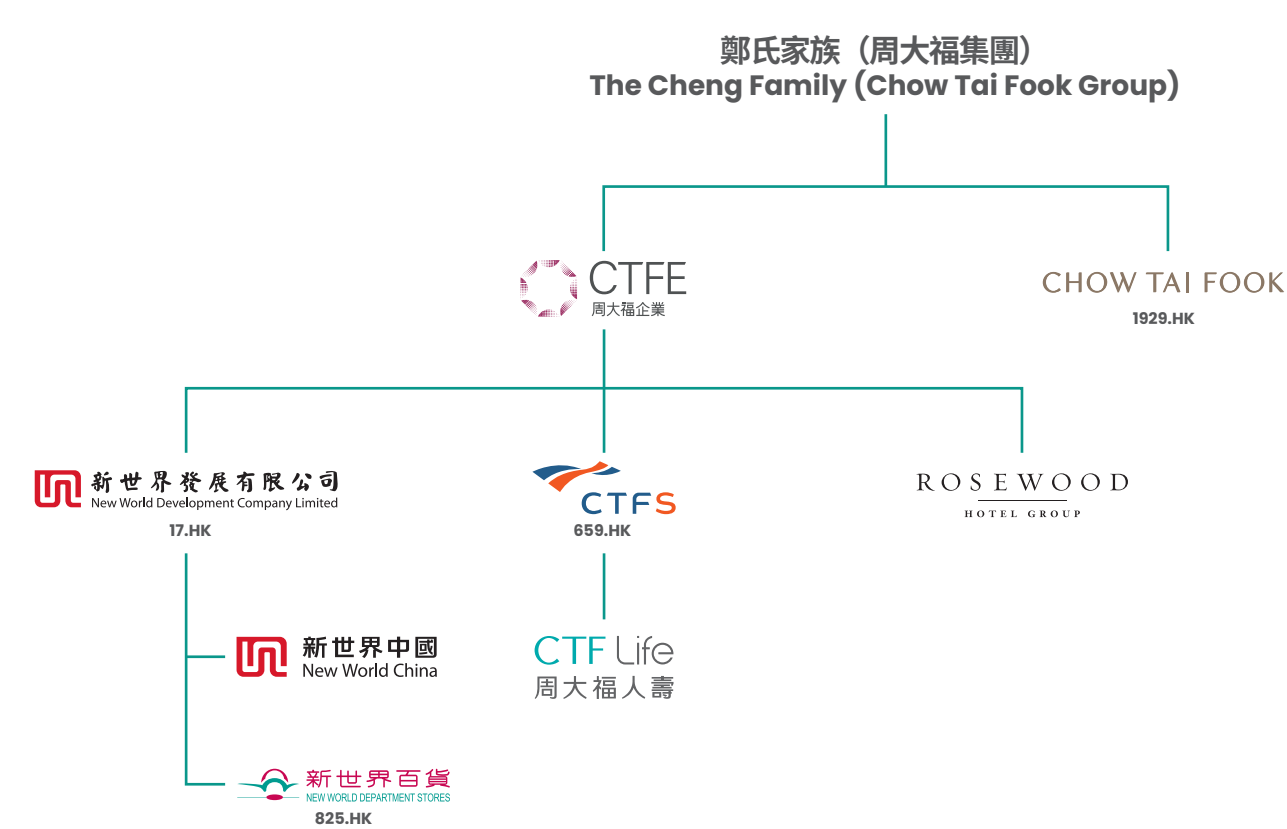
About Chow Tai Fook Enterprises Limited

周大福企業有限公司（簡稱「周大福企業」）是香港鄭氏家族的私人投資控股旗艦公司。作為具領導地位的家族投資者，周大福企業的環球策略性投資遍及多個範疇，當中包括：基建、醫療保健、教育、媒體、能源及零售業務；優質物業和酒店的旗艦投資項目，以及聚焦於科技領域的優質增長型企業的私募基金投資。目前，周大福企業及其附屬和合營公司業務遍及全球超過25個國家。

Chow Tai Fook Enterprises Limited ("CTFE") is the flagship private investment holding company of the Cheng Family. CTFE is a premier family investor with strategic investments across a broad industry segments covering infrastructure, healthcare, education, media, energy and retail; marquee investments in prime real estate and hospitality services and private equity investments in quality growth companies mainly in the technology sector. CTFE, together with its subsidiaries and jointly controlled entities, has operations in over 25 countries globally.

企業架構

Company Structure



周大福人壽以客為先 攜手開創保險新價值

CTF Life: Customer-First, Creating Value Beyond Insurance

周大福人壽以客為先，憑藉周大福集團多元業務體系，照顧客戶人生旅程中，由生活、成長、健康以至傳承不同階段的需要，以更優質的產品服務不同客戶，攜手開創保險新價值。

CTF Life puts customers first, leveraging the diverse conglomerate collaboration of the Chow Tai Fook Group to support customers throughout their life journey—from wellbeing, growth, and healthcare to legacy. We aim to offer superior products to serve diverse customers while continuously creating value beyond insurance together.



周大福集團多元業務體系的重要數字
Important Figures of Chow Tai Fook Group's
Diverse Conglomerate Collaboration



全球超過 **30個** 國家及地區
集團之零售及面向客戶的公司覆蓋超過30個國家及地區
Over 30 countries and regions worldwide
The global footprint of the Group's retail and client facing companies cover over 30 countries and regions



999.9 足金首飾
周大福珠寶於1972年率先於中國香港及中國澳門推出999.9足金首飾，保障顧客權益
999.9 gold jewellery
Chow Tai Fook Jewellery pioneered and launched 999.9 gold jewellery in Hong Kong & Macau of China in 1972, offering customers more protection



約 **900公里**
周大福創建營運 **14個** 收費公路項目遍佈於內地 **7個** 策略性據點
覆蓋長度約900公里
CTFS's toll road portfolio consists of 14 roads in 7 strategic regions in the Mainland covering approximately 900 km in length

(截至2024年3月31日 as at 31 March 2024)



近 **8,000** 零售點
周大福珠寶集團在中國內地、香港、澳門及其他市場之零售網絡
Nearly 8,000 points of sales in Mainland China, Hong Kong, Macau and other markets by Chow Tai Fook Jewellery Group

(截至 2024年3月31日 as at 31 March 2024)



新世界發展現有及將落成的核心零售項目
總樓面面積超過 **4,000萬** 平方呎
New World Development's current and prospective core retail projects, have a total gross floor area exceeding 40 million square feet



約 **600萬** 名會員
周大福珠寶擁有龐大的會員群體，具有市場領先地位，品牌備受推崇
Chow Tai Fook Jewellery enjoys a substantial and loyal membership base, allowing it to maintain a leading position within the market. The brand is widely regarded with great esteem and recognition across the industry and among consumers



品牌卓著 Legacy of Excellence

實力品牌 信心保證
A Trustworthy Brand Backed by Financial Strength



國際信譽 信心保證 Top-notch global credit ratings

周大福人壽獲得國際信貸評級機構的高度評價，雄厚財務實力毋庸置疑。

CTF Life's financial strength is well-recognised by renowned global rating agencies.

*根據惠譽國際於2023年11月及穆迪投資於2024年5月發佈之財務實力評級。
Based on the financial strength ratings announced by Fitch Ratings in November 2023, and Moody's in May 2024.

償付能力 遠超要求 Strong Solvency Ratio

周大福人壽的投資政策旨在達成長遠投資目標回報，並降低投資回報的波動性；同時控制及分散風險，保持充足的流動性，以及因應個別保險產品特性管理資產。

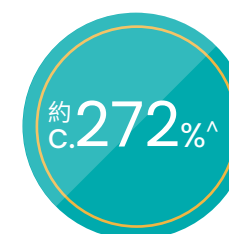
CTF Life's investment policy aims to achieve the targeted long-term investment results and reduce volatility in investment returns over time. It also aims to control and diversify risk exposures, maintaining adequate liquidity and manage the assets with respect to the product features.



償付能力充足率高達 Our solvency ratio

遠超 150% 最低監管要求
Far exceeding the regulatory minimum requirement of 150%

*於2023年12月31日（未經審核）
As of 31 December 2023 (unaudited)



香港風險為本資本制度的償付能力充足率 Hong Kong Risk-based Capital (HKRBC) solvency ratio

遠高於香港風險為本資本制度下的 100% 訂明資本要求
Well above the 100% Prescribed Capital Requirement under HKRBC regime

^根據內部評估，預期將於2024年下半年生效
Based on internal assessment, expect to be effective from second half of 2024

業績亮麗
Stellar Business Performance

周大福人壽2023年全年整體業績亮麗。自香港與內地恢復通關後，內地旅客被壓抑的強勁保險需求於恢復通關後得到釋放，周大福人壽適時回應客戶對生活保障及財富規劃的殷切需求，先後推出多隻創新產品配合客戶需要，銷售強勁，贏盡口碑，帶動周大福人壽的年化保費收入顯著增長。
CTF Life delivered strong results in calendar year 2023, driven by the release of pent-up demand from Mainland visitors following the border reopening. Furthermore, CTF Life's innovative products, featuring attractive offerings, timely responded to customers' needs for life protection and wealth planning. These products have been well recognised by the public, fostered remarkable growth in CTF Life's overall Annual Premium Equivalent (APE).

Icon: Three bars with a star on top.
Text: 年化保費收入 (APE)^{1,2} 按年同期上升 176%³
Text: 優於行業整體99%的增幅
Text: 市場排名按APE表現躍升至第 10位⁴
Text: 按保費收入表現，市場排名躍升至第 5位⁴
Text: Overall Annualised Premium Equivalent (APE)^{1,2} up 176%³ YoY
Text: Superior to the overall industry growth by 99%
Text: Rank Top 10⁴ in terms of APE
Text: Rank Top 5⁴ in terms of premium income performance

Icon: Bar chart with an upward arrow.
Text: 代理人渠道2023年APE表現按年同期增長 15%
Text: 市場排名躍升至第 8位
Text: The agency channel's APE performance in 2023 up 15% YoY
Text: Rank 8th in the market

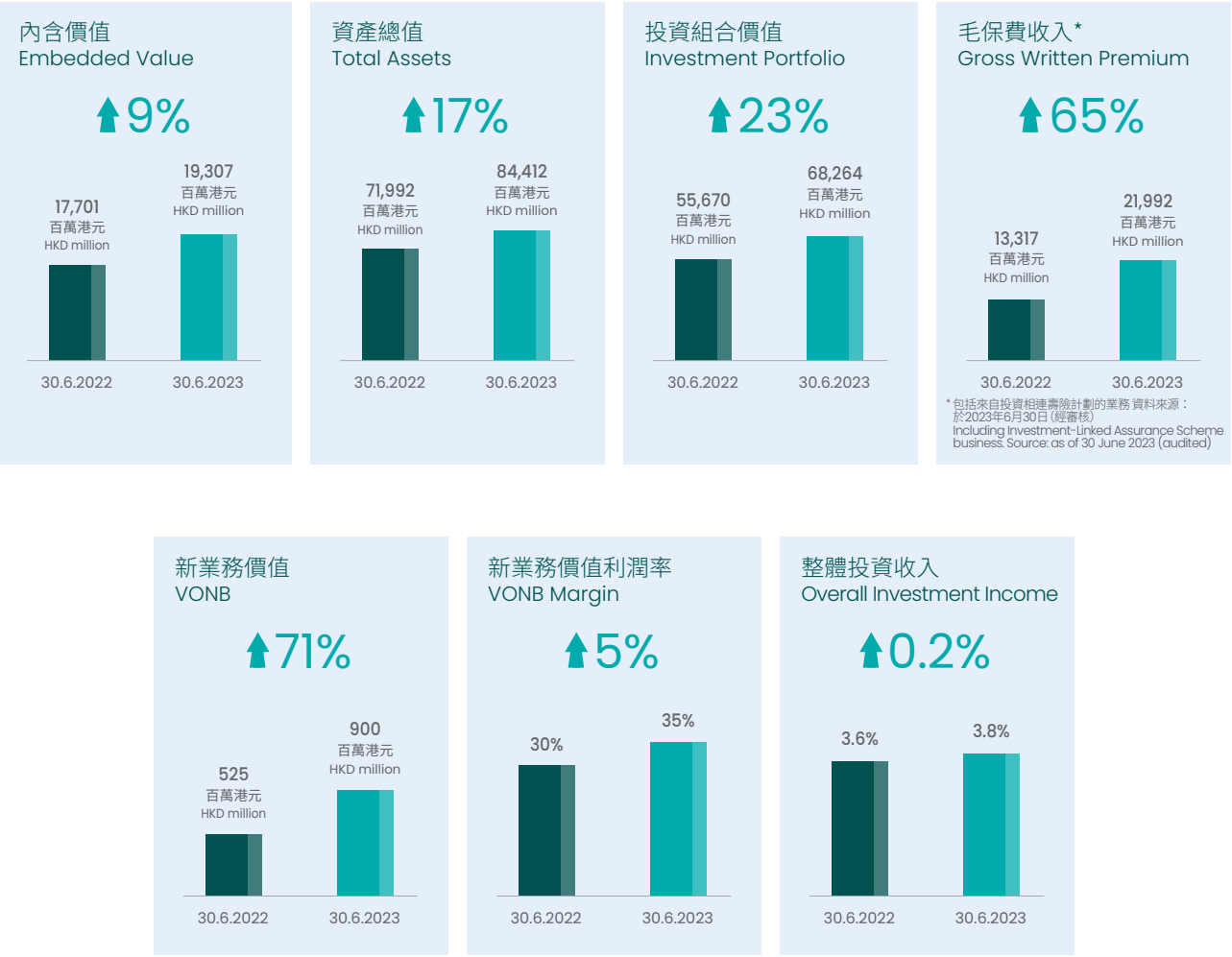
Icon: Medal with a ribbon.
Text: 代理人渠道按保費收入表現，市場排名第 8位
Text: Based on premium income performance, the agency channel ranks 8th in the market

Icon: Three people silhouettes.
Text: 約 2,100個⁵ 持牌專屬代理人
Text: Approximately 2,100 Licensed Tied Agents

Icon: Trophy.
Text: 百萬圓桌會員人數於香港市場排名第 8位⁶
Text: MDRT membership ranks 8th in the local market

業務穩步增長
Steady Business Growth

周大福人壽業務穩步增長，2023財年*內含價值較2022財年按年上升9%，資產總值按年上升17%，投資組合價值按年上升23%，而毛保費收入亦按年上升65%。
Our business has growth steadily, for the financial year 2023, Embedded Value rose 9% YoY, Total Assets grew 17%YoY, Investment Portfolio up 23% YoY while Gross Written Premium increased 65% YoY.
*周大福人壽財政年度之年結為6月30日。
The CTF Life's financial year of end is 30 June.



1. 首年年化保費收入為年度化保費之100%及整付保費收入10%之總和。
2. 首年年化保費收入是根據保險業監管局2023年1月至12月長期保險業務季度發表的臨時統計數字(「統計數字」)，以個人人壽(類別 A 至 F)之新造直接業務作計算。
3. 根據統計數字之首年年化保費收入，與去年同期之首年年化保費收入比較。
4. 周大福人壽按年化保費收入表現在香港人壽保險公司中排名第10位，去年同期之市場排名為第12位。周大福人壽按保費收入表現在香港人壽保險公司中排名第5位，去年同期之市場排名為第9位。
5. 根據保險業監管局截至2024年4月之統計數據。
6. 根據2023年百萬圓桌 (MDRT) 十大跨國公司排名。
1. The first-year APE is the sum of 100% of annualised premiums and 10% of single premiums.
2. The first-year APE is calculated based on the Provisional Statistics on Hong Kong Long Term Insurance Business published quarterly by the Insurance Authority from January to December 2023, using new individual life direct business (categories A to F).
3. The first-year APE is compared to the first-year APE for the same period last year, according to the statistical data.
4. Based on APE performance, CTF Life ranks 10th among life insurance companies in Hong Kong, up from 12th place in the same period last year. Based on premium income performance, CTF Life ranks 5th among life insurance companies in Hong Kong, up from 9th place in the same period last year.
5. According to the Insurance Authority's statistics as of April 2024.
6. According to the 2023 Million Dollar Round Table ("MDRT") Top 10 Multinational Companies rankings.

周大福人壽投資策略優勢

Strength of CTF Life Investment Strategy

周大福人壽投資策略致力達成長遠投資目標，並降低投資回報的波動性。我們制定的投資策略旨在：

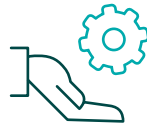
CTF Life investment strategy aims to achieve the targeted long-term investment results and reduce volatility in investment returns over time. Here are the factors for consideration when we formulate our investment strategies:



透過覆蓋不同資產類別、地區及產業的投資組合，
控制和分散風險
Control and diversify risk exposures into multiple
asset classes, different countries and sectors



保持充足的流動性
Maintain adequate liquidity



因應個別保險產品特性管理資產
Manage the assets with respect
to the product features

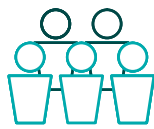
周大福人壽會根據市場實際情況，主動管理投資組合，並積極管理投資風險，以爭取最佳回報。
Keeping a close eye on the market, we are actively managing our portfolio and its investment risk in order to optimise investment return.



資產配置策略 Asset allocation strategy

固定收益類資產是公司核心的投資收益來源，亦是公司償付能力的支柱。同時，我們也會通過其他資產類別包括股票、基金、另類投資等，創造額外的投資回報。公司的資產配置策略旨在為我們的客戶提供可持續的長期投資回報。同時，投資團隊會根據不同產品的特色及風險程度而制定不同的投資組合。基於對市場的長期展望及資產負債狀況，公司可決定以衍生性金融產品及其他對沖工具管理投資風險。但必須留意，對沖過後，殘餘投資風險可能依然存在。

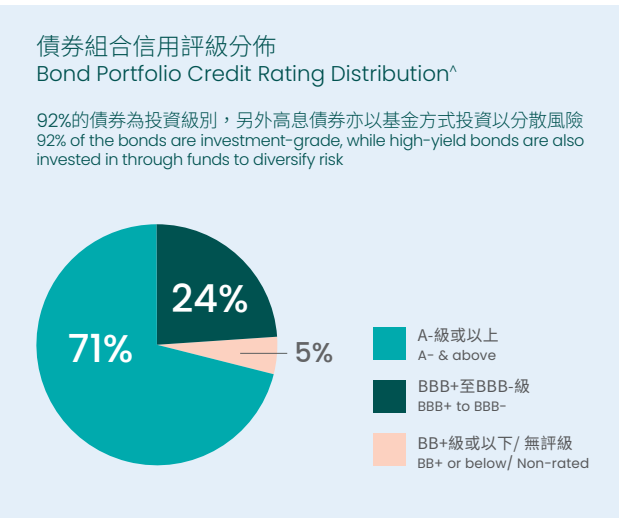
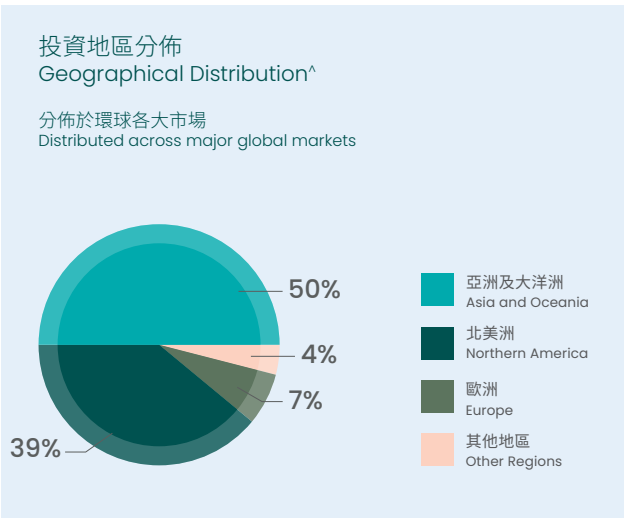
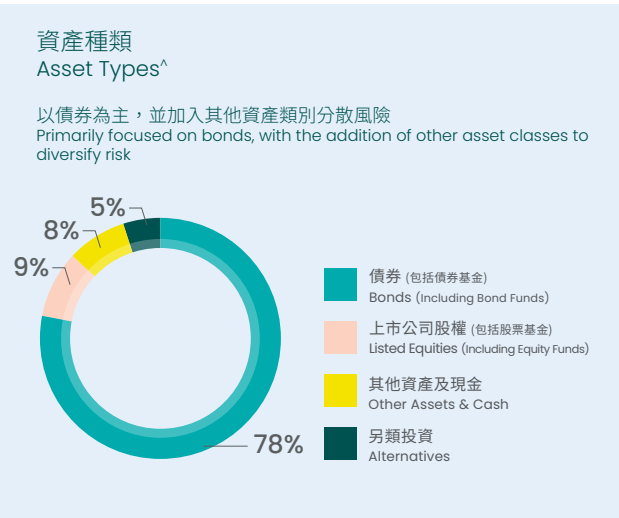
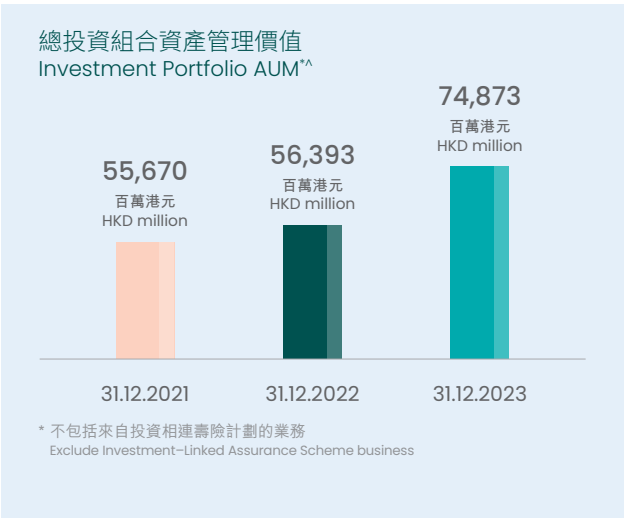
Fixed income securities are our primary source of investment income and the foundation of our solvency. Meanwhile, for additional investment return, we also invest into other asset classes, such as stocks, funds, and alternative investments. All these are in line with our objective to provide sustainable, long-term investment return to our policyholders. Meanwhile, investment portfolios of different products are tailor-made based on the features and risk profile of these products. Derivatives and other hedging instruments may be used to manage investment risk at the Company's decision based on its long-term market view and asset-liability positions. It should be noted that residual investment risk may still exist after hedging.



周大福人壽投資團隊 CTF Life investment team

周大福人壽的專業投資管理團隊，由多位具有極高專業素質、來自不同文化背景、深諳歐美、香港、中國內地等世界主要投資市場的人士組成。團隊擁有豐富的保險資產管理經驗，對固定收益、股票、另類投資等管理擁有豐富的市場經驗。結合外部具知名度而擁有卓越投資表現的基金經理提供組合管理服務，為周大福人壽提供全方位的支援。

Our professional investment team comprises of high-calibre members from a great range of cultural backgrounds. They have a wealth of investment expertise in major investment markets around the globe such as Europe, America, Hong Kong and Mainland China. Our team members have extensive track-record in managing insurance assets, and practical experience in managing fixed income, stocks and alternative investments. Together with our reputable fund managers, who have outstanding investment performance in portfolio management services, they provide excellent all-rounded investment services to CTF Life customers.



[^] 截至2023年12月31日之數據
Data as at 31 December 2023

產品服務 領先市場

Market-leading Innovative Products and Services

周大福人壽扎根香港近40年，為個人及機構提供一系列多元化的保險及理財規劃產品服務，涵蓋人壽保障、儲蓄計劃、醫療保險、意外保險和投資相連壽險計劃。公司秉承為客戶開創保險新價值的理念，為傳統壽險產品注入多項嶄新的元素，為客戶及其家人提供更貼心的保障，多款重點產品均領先市場備受肯定，其三大皇牌產品系列¹更長達8年達到100%或以上分紅實現率。

CTF Life is proud of its rich, nearly 40-year legacy in Hong Kong, providing individuals and institutions with diversified insurance and financial planning products and services, including life, savings, health, accident and investment-linked Assurance Scheme. Upholding the belief of creating value beyond insurance for customers, we infused innovative elements into traditional insurance products. It aims to provide more personalised protection for customers and their loved ones. Its range of products is widely recognised in the market and three Signature Product Series¹ fulfilment ratio reached 100% or above for a prolonged period of up to 8 years.



「匠心·傳承」儲蓄壽險計劃（優越版） MyWealth Savings Insurance Plan (Prestige)

突破一般儲蓄壽險計劃框架，設有財富增值調配選項，客戶可因應人生階段不同的理財需要或對投資市場的取向，從三個市場特有²的預設調配選項中輕鬆揀選合適的儲蓄進取程度，客戶可靈活調配財富。

Breaking the framework of traditional savings insurance products, it offers “Wealth Accumulation Switching Option”, allowing customers to choose among the three Special In Market² and pre-set switching options to cater their various financial needs and investment preferences at different life stages.



「守護家倍198」危疾保障計劃 / 「守護家倍198」危疾保障計劃 – 孕期保寶 “FamCare 198” Critical Illness Protector / “FamCare 198” Critical Illness Protector – Pregnancy Baby Protection

貼心危疾保障，提供市場最多³疾病覆蓋保障、市場首創³特殊學習需要關愛保障、市場首創³新生兒深切治療現金津貼及分娩身故保費豁免保障等。

This customer-centric critical illness protector offers the Most-covered-in-market³ in terms of the number of critical illnesses. It is also the First-in-market³ to feature SEN (Special Educational Needs) Care Benefit, Neonatal Intensive Care Unit Cash Benefit and Waiver of Premium Benefit upon Maternal Death.



「閃耀傳承」儲蓄壽險計劃 Prime Treasure Savings Insurance Plan

此計劃透過一筆過整付保費及較短的保證回本期，為客戶提供穩健的財富增值潛力，配合保單雙傳承方案及保單分拆選項，實為資產規劃的有效理財工具。

Through a single premium payment with a relatively short guaranteed breakeven period, this plan offers the customers a stable wealth growth potential. Together with the dual policy inheritance and policy split features, it serves as an effective financial tool for asset planning.



「傳家寶」壽險計劃系列 “Regent” Insurance Series

市場首創⁴的無限次轉換受保人，保障至新受保人128歲。

First-in-market⁴ unlimited changes of the Insured. The protection period will cover until the new Insured reaches age 128.



「世逸」特級醫療保障計劃 MediChamp Insurance Plan

高達1億4千萬港元的個人終身賠償限額⁵，保證續保最長至128歲⁶，毋須為人生之醫療保障再費周章。

The plan provides an overall lifetime limit of up to HK\$140 million⁵, guarantee to renew your cover until 128 years of age⁶ for truly worry-free medical protection through life.



「悅康保」醫療保障計劃 “FlexiCare” Medical Insurance Plan

領先市場⁷之全球保障住院、門診中醫治療以及全面保障精神科治療的自願醫保計劃。

VHIS Plan with Market-leading⁷ global coverage of inpatient and outpatient Chinese medical treatment as well as comprehensive coverage of psychiatric treatments.



「價值連承」壽險計劃 “Value Plus” Insurance Plan

保單持有人可附加「價值躍升選項」附加契約，透過預繳全數保費提升現金價值，可短至5年達致保本效益。

Policyholder who chooses to prepay the total premiums and attach with “Value Enhance Option Rider” could enhance cash value and reach guarantee breakeven efficiency as short as 5 years.

1. 皇牌產品系列包括「傳家寶」系列、「愛豐盛」系列及「守護168」系列，其分紅實現率數據截至2023年。
 2. 市場特有之3個調配選項為比較香港主要人壽保險公司同類主要儲蓄壽險產品後所得出之結果，截至2023年8月7日。
 3. 「市場最多」及「市場首創」之項目為比較香港人壽市場同類主要危疾保障產品後所得出之結果，特殊學習需要關愛保障中，因特殊學習需要入讀特殊學校並就讀至少1個學年為市場首創，截至2024年2月26日。
 4. 「市場首創」項目為比較香港主要人壽保險公司同類主要儲蓄壽險產品後所得出之結果，截至2021年4月22日。
 5. 不適用於保障地區為亞洲的計劃。
 6. 須符合指定條款及條件，詳情請參閱產品小冊子。
 7. 「領先市場」項目為比較香港人壽市場主要自願醫保靈活計劃後所得出之結果，截至2022年5月16日。就「住院/門診中醫保障」而言，市場上主要自願醫保靈活計劃只提供門診中醫保障，而「悅康保」則提供全球住院及門診之中醫治療保障。就「精神科治療」保障而言，「悅康保」提供的賠償限額為每傷病每保單年度高達25萬港元，遠超市場上大部份自願醫保靈活計劃。詳情請參閱產品小冊子。
1. Signature Product Series include “Regent” Series, “Fortune Saver” Series and “HealthCare 168” Series, with fulfilment ratio data as of 2023.
 2. The three Special In Market switching options are concluded based on result comparing similar major life insurance savings products of major life insurance companies in Hong Kong, as of 7 August 2023.
 3. “Most-covered-in-market” and “First-in-market” are the results of comparing same type of major critical illness protection products of the life insurance market in Hong Kong; Under the SEN Care Benefit, attending a special school for at least 1 academic year due to Special Educational Needs Condition is First-in-market. All results are compared as of 26 February 2024.
 4. “First-in-market” item is the result comparing similar major life insurance savings products of major life insurance companies in Hong Kong as of 22 April 2021.
 5. Not applicable to Plans with Area of Coverage in Asia.
 6. Subject to designated terms and conditions, please refer to product brochure for details.
 7. “Market-leading” items are the results of a comparison of major VHIS Flexi Plans on the Hong Kong life insurance market as of 16 May 2022. In respect of “inpatient/outpatient Chinese medical treatment”, major VHIS Flexi Plans on the market merely provide outpatient Chinese medical benefits, whereas “FlexiCare” offers global inpatient and outpatient Chinese medical benefits. In respect of “psychiatric treatments”, “FlexiCare” provides benefits of up to HK\$250,000 per Disability per Policy Year, far outperforming the majority of VHIS Flexi Plans on the market. Please refer to product brochure for details.



保單持有人數目約
Total no. of policyholders around **300,000**

*截至2024年6月30日
As at 30 June 2024



接獲近
Received about **40,000** 宗索賠申請
submitted claims

*由2023年1月1日截至12月31日之全年總和。
Grand total for the calendar year 2023 from 1 January 2023 to 31 December 2023.



三大皇牌產品系列分紅實現率表現卓越

長達 **8年** 高達 **100%** 或以上

Excellent fulfilment ratio for Three Signature Product Series
Reached 100% or above for a prolonged period
of up to 8 years

*三大皇牌產品系列包括「傳家寶」系列、「愛豐盛」系列及「守護168」系列，其分紅實現率數據截至2023年。
Three Signature Product Series include "Regent" Series, "Fortune Saver" Series
and "HealthCare 168" Series, with fulfilment ratio data as of 2023.



理賠總額超過 **11億港元**
Total claims payout reached
over HK\$ 1.1billion

*由2023年1月1日截至12月31日之全年總和。
Grand total for the calendar year 2023 from 1 January 2023 to 31 December 2023.

優質客戶體驗

Premium Customer Experience



周大福人壽 · 生活圈

CTF Life · CIRCLE

周大福人壽一直致力為客戶的人生不同階段帶來全新價值及優質多元生活體驗。「周大福人壽 · 生活圈」會員計劃了解客戶及其家庭成員的不同需要，透過聯動集團多元業務體系，從生活、成長、健康及傳承，用心為客戶及其家庭開創超越保險的新價值，盡享非凡的生活體驗。

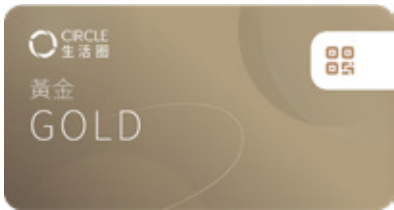
成為「周大福人壽 · 生活圈」會員，即可參加周大福人壽悉心策劃的四大生活範疇活動，包括GROWealth金融財進、EDUtainment童學童玩、PowerUp身心動力及FAMmunity爸媽Teen地，涵蓋財富、健康、教育及生活等多元活動體驗，全方位提升客戶及其家庭的生活所需。

CTF Life is dedicated to delivering unparalleled value and a diverse array of high-quality experiences to customers throughout their life journeys. The "CTF Life · CIRCLE" is an integrated loyalty club, meticulously designed to meet the evolving needs of customers and their families. Leveraging the diverse conglomerate collaborations of the Group, this program transcends traditional insurance offerings, covering wellbeing, growth, and healthcare to legacy, providing an exceptional living experience with value beyond insurance.

Members of the "CTF Life · CIRCLE" can engage in activities across CTF Life's life pillars — GROWealth, EDUtainment, PowerUp, and FAMmunity — encompassing wealth management, health and wellness, education, and quality of life.

此外，計劃亦特設有鑽石、黃金及基本三個會員級別，會員可按不同級別享用遍及周大福集團多元業務體系各式各樣的生活禮遇，以及連結其他聯乘會籍，開創生活新價值，與家人一起活出豐盛人生。

The program also features three tiers of membership — Diamond, Gold, and Basic. Members can enjoy exclusive offers and privileges within CTF Group's extensive business network and access to benefits across our membership alliance. This comprehensive program not only enhances the quality of life but also fosters a rich, fulfilling life journey for families.



多元體驗 Diverse Experience

涵蓋四大生活範疇，照顧人生不同階段需要
Covering GROWealth, EDUtainment, PowerUp and FAMmunity, catering to the needs of different life stages



生活禮遇 Lifestyle Privileges

遍及集團旗下不同業務體系精彩禮遇
Exceptional privileges within our Group's extensive business network



會籍聯乘 Membership Alliance

連繫集團會籍，盡享非凡生活體驗
Connecting our membership alliance to fully enjoy the extraordinary life experiences



貼心客戶服務

Customer-centric Enhanced Service



Customer Care Concierge

近年政府大力推廣中醫藥發展，周大福人壽相信中西醫的結合治療將會是未來趨勢。周大福人壽特設Customer Care Concierge，致力為不幸患上頑疾的危疾保單客戶及其家庭成員提供適切的中醫藥支援，陪伴客戶一同踏上康復之路，承諾與客戶同走「生活、成長、健康、傳承」人生每個重要里程，守護客戶及他們的摯愛。

客戶於遞交危疾索償後，客戶服務中心專員會定期與客戶聯絡，貼身跟進其理賠個案及有關索償程序。周大福人壽明白客戶同時面對漫長的治療及復康過程，Customer Care Concierge 內裡包含的中醫支援將以中醫藥及保健品幫助客戶調理身體，為其加強身心動力。

In recent years, the government has been actively promoting the development of traditional Chinese medicine. CTF Life believes that the integration of Chinese and Western medicine will be a future trend. To support this vision, CTF Life has established the Customer Care Concierge, dedicated to providing appropriate Chinese medicine support for policyholders and their family members facing critical illnesses. We are committed to accompanying customers on their journey to recovery and standing by them through the important milestones of their life journeys.

Following the submission of a critical illness claim, the Customer Service Centre representatives provide proactive follow up and express claims processing service for customers who are diagnosed with a critical illness. Recognising the challenges customers face during the lengthy treatment and rehabilitation process, the Customer Care Concierge offers a complimentary care package with traditional Chinese medicine and health products support. It aims to help customers enhance their physical and mental well-being, providing them with the strength and support they need. We're here to serve our customers' every critical moment of their life journeys, powering them up to battle with illness.



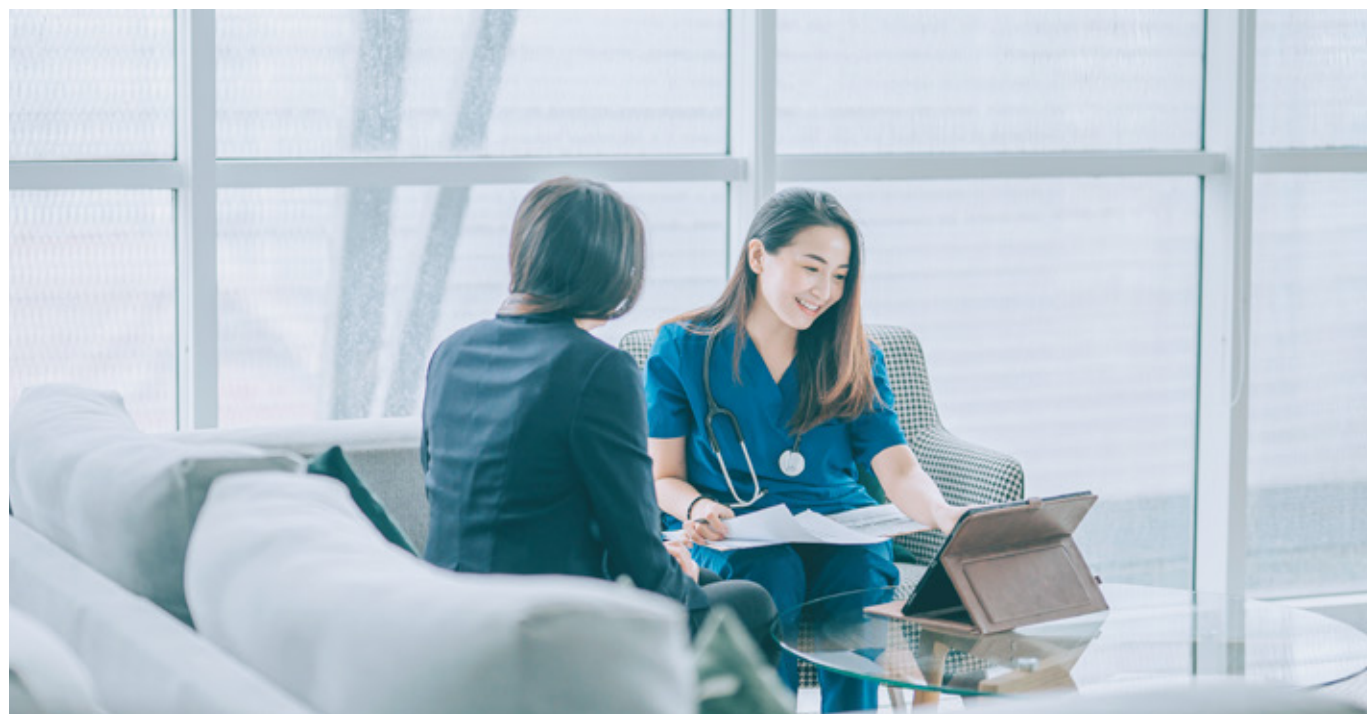
一站式跨境中西合璧醫療健康服務

One-stop Cross-border and Integrative Medicine Service

為便利更多長居內地及經常北上南下的客戶，周大福人壽攜手價值醫療戰略合作夥伴、集團旗下的大灣區醫療集團，及四家大灣區三甲醫院，三方深度合作為指定產品客戶提供一站式跨境中西合璧醫療服務，同時提供跨境直接支付安排*，優化健康管理之餘提升理賠體驗，開創超越保險以外的價值。

To support the medical needs of those who frequently travel between the north and south, CTF Life has joined forces with our strategic partner, The GBA Healthcare Group under the Group, and four tertiary hospitals in the Greater Bay Area to provide one-stop, cross-border integrative medicine treatment for designated product customers. This includes arrangements for cross-border direct billing services*, enhancing healthcare management and the claims experience, fulfilling our commitment to creating value beyond insurance for our customers.

*對於預先批核的個案，周大福人壽理賠部將跟據保單條款向指定網路醫院提供批核金額的付款服務。
For pre-approved cases, CTF Life will provide payment services for the approved amounts to designated network hospitals according to the policy terms.



e-步通健康服務 e-ConNET Healthcare Service

周大福人壽特別與UMP聯合醫務合作，推出全新「e-步通健康服務」¹，協同集團系內成員包括周大福創建合作投資的港怡醫院、Humansa等業務單位，攜手為客戶提供全面、嶄新及高質的醫療、健康管理及保健服務，為客戶提升身心動力。

CTF Life has partnered with UMP Healthcare Holdings Limited (UMP) to launch a new e-ConNET Healthcare Service 1 to provide more high-end and innovative medical, health management and wellbeing services. We are able to do this by leveraging collaboration with the diverse conglomerate of the Group through a joint venture between CTF Services Limited, Gleneagles Hospital Hong Kong, Humansa and other business units.

客戶可透過「e-步通健康服務」¹享多項超卓服務，全方位支援醫療需要：

- 跨境保障審核安排服務
- 癌症醫療諮詢服務
- 醫療轉介服務
- 本地醫療護送
- 第二醫療意見服務
- 國內陪診及VIP通道服務
- 為客戶提供多元化健康生活資訊，定期舉辦健康講座及工作坊，提倡健康生活模式
- 切合個人需要的健康獎賞及優惠，例如健康檢查、癌症篩查及疫苗注射等，預防疾病

Our “e-ConNET HealthCare Service”¹ provides a convenient platform for our customers to enjoy value-added services, including:

- Cross-border Pre-approval Arrangement Service
- Cancer Consultation Service
- Medical Referral Service
- Local Public-To-Private Hospital Transfer Service
- Second Medical Opinion Service
- Mainland China Escort Service and VIP Access
- A wide range of health-related information, as well as regular health seminars and workshops
- Need-based health rewards and promotions, including health check, cancer screening and vaccinations, to powering up our customers

¹ 有關「e-步通健康服務」適用之產品及條款及細則，請參閱相關推廣小冊子。
Refer to relevant promotion leaflets for terms and conditions for “e-ConNET Healthcare Service”.



市場首創¹電子醫療收據核證副本服務 Market-first¹ Electronic Certified True Copy Service

周大福人壽致力提供創新及貼心的方案以適時回應客戶需求，優化客戶體驗。周大福人壽市場首創¹之電子醫療收據核證副本服務，將客戶在周大福人壽索償後之醫療收據，無縫的以電子形式發送至客戶指定的保險公司作第二次索償，取代一般傳統紙本形式，免除客戶於兩所保險公司之間遞交文件的繁瑣手續；在成功遞交之後，周大福人壽亦會透過電郵或電話短訊通知客戶讓其安心。是次突破讓周大福人壽走在服務領域之先，優化索償程序，以解決客戶的痛點，同時加快理賠流程，大幅提升客戶體驗。

CTF Life is committed to providing innovative and customer-centric solutions to timely respond to the evolving customer needs, as well as to elevate customer experience. CTF Life's Electronic Certified True Copy Service, which seamlessly sends the customer's medical receipt to the designated insurance company for the second claim after their claim at CTF Life. This first-in-market solution simplifies the secondary claim procedures and eliminates the hassles of submitting paper documents between two insurance companies. Upon successful submission, CTF Life will also provide notifications to customers via email or SMS, ensuring their peace of mind. While addressing the pain points of customers, this latest ground-breaking innovation allows CTF Life to lead the way in the service sector to enhance customer experience by express claims processing.

¹ 「市場首創」項目於2023年7月以市場同類型人壽保險公司服務作比較，為周大福人壽首創。
“Market-first” item is designed by CTF Life and concluded based on the same type of service among life insurance companies in the market in July 2023.



免費「匠心預設保單服務」 Complimentary “Artisanal Default Policy Service”

周大福人壽為本地首間¹涵蓋所有危疾、醫療及指定儲蓄壽險計劃²的保險公司推出免費「匠心預設保單服務」，保單持有人可按意願安排指定保障領取人，若其不幸因重病或其他情況導致精神上失去行為能力行事，指定保障領取人可透過簡單手續申領理賠，免卻繁複的法律程序，及時支付醫療費用及生活開支，一解燃眉之急，全面守護客戶及其家人。

CTF Life is the first¹ local insurance company to launch the complimentary “Artisanal Default Policy Service”, offering this service to policy owners of critical illness, medical, as well as selected savings plans². Policyholders can appoint a trusted family member aged 18 or above in advance as the Designated Person, who can then submit claims with valid medical reports, eliminating the hassle of legal and lengthy procedures to facilitate immediate financial support for medical and living expenses, if the policyholders are diagnosed as mentally incapable of handling their own affairs. CTF Life is committed to providing an extra protection with peace of mind throughout different life stages for you and your beloved family.

¹ 「市場首創」項目於2023年12月以市場同類型人壽保險公司服務作比較，為周大福人壽首創。
“Market-first” item is designed by CTF Life and concluded based on the same type of service among life insurance companies in the market in December 2023.

² 指定儲蓄壽險計劃包括：「傳家寶」壽險計劃系列、「匠心·傳承」儲蓄壽險計劃、「價值連承」壽險計劃及「愛豐盛」壽險計劃系列。
Selected saving plans including “Regent” Insurance Series, MyWealth Savings Insurance Plan Series, “Value Plus” Insurance Plan and “Fortune Saver” Insurance Plan Series.

客戶數碼體驗 Customer-centric Digital Experience

周大福人壽積極優化數碼客戶體驗，從投保程序、核保至理賠過程等，為客戶提供便捷、可靠和安全的數碼服務，實現以客為本的服務承諾。

CTF Life has been stepping up to optimise the digital customer experience of its business from insuring, underwriting to insurance claims, offering our customers a convenient, reliable and safe user experience while realising our customer-centric service commitment.



智多客 Innovative Mobile Sales Solution

周大福人壽的人生規劃師透過流動應用程式「智多客」以大數據分析，隨時隨地瞭解客戶於人生不同階段對保險服務的需求，並把握最佳時機與客戶互動，為其提供最合適的匠心人生規劃及終身保障。另外，「智多客」亦會就客戶個人及其家人的生活需要，提供個人化的精彩禮遇、優惠以及多元專屬客戶體驗，為其打造優質生活，開創保險新價值。

By leveraging this cutting-edge mobile app, our Life Artisans can access the insurance needs of customers at different life stages using big data analytics at any time and from anywhere. Through this digital customer engagement tool, Life Artisans are able to engage with customers by offering personalised life planning solutions and lifelong protection. Additionally, the app provides splendid privileges, discounts, and a variety of exclusive lifestyle experiences to customers and their families, enhancing their quality of life and creating value beyond insurance.



POS — 一站式投保體驗 POS — One-stop Insurance Service

周大福人壽的人生規劃師透過流動應用程式POS，隨時隨地為客戶提供全面的保險服務，包括財務需求分析、產品推薦及投保服務，客戶透過個人化、簡易的投保流程，經網上即時交單及支付保費，提升業務效率之餘，同時亦為客戶帶來更佳的投保體驗，大大提升客戶滿意度。

Through our POS (Point-of-Sales) app, our Life Artisans can provide one-stop insurance services to customers anytime and anywhere. These services include financial needs analysis, product recommendations, and insurance application services. By offering a personalised and simplified application process, customers can seamlessly submit applications and pay premiums online. This not only enhances business efficiency but also delivers a better customer experience, significantly improving customer satisfaction.



「周大福人壽」流動應用程式 — 輕鬆管理保單 CTF Life — Insurance Policies at Your Fingertips

客戶可透過「周大福人壽」流動應用程式輕鬆管理保單，隨時隨地繳付保費、轉換投資選項、快捷地查閱保單、更新個人聯絡資料及處理小額理賠申請，享受更優質便捷的服務。

The CTF Life mobile app allows our customers to manage their policies anytime, anywhere, from premium payment, changing investment choices, retrieving insurance policy information, updating personal information to making small insurance claims.

尊貴服務 業界指標

A New Benchmark of
Premium Customer Service



The GalaMuse

周大福人壽嶄新概念中心「The GalaMuse」位於尖沙咀K11 ATELIER，坐擁傲人璀璨維港景緻，佔地過萬呎的多用途空間，為周大福人壽與集團系內不同業務單位提供優質的場地及設備，匯聚不同業務單位及客戶進行合作和交流，發揮跨產業協同效應，為客戶開創保險新價值。

五大區域提供多元化的服務和體驗，包括：創作殿堂（展覽區）、尋夢大匯堂（多用途工作及活動空間）、數碼空間（虛擬實境VR體驗區）、嚐聚空間和尊尚私人會面室。

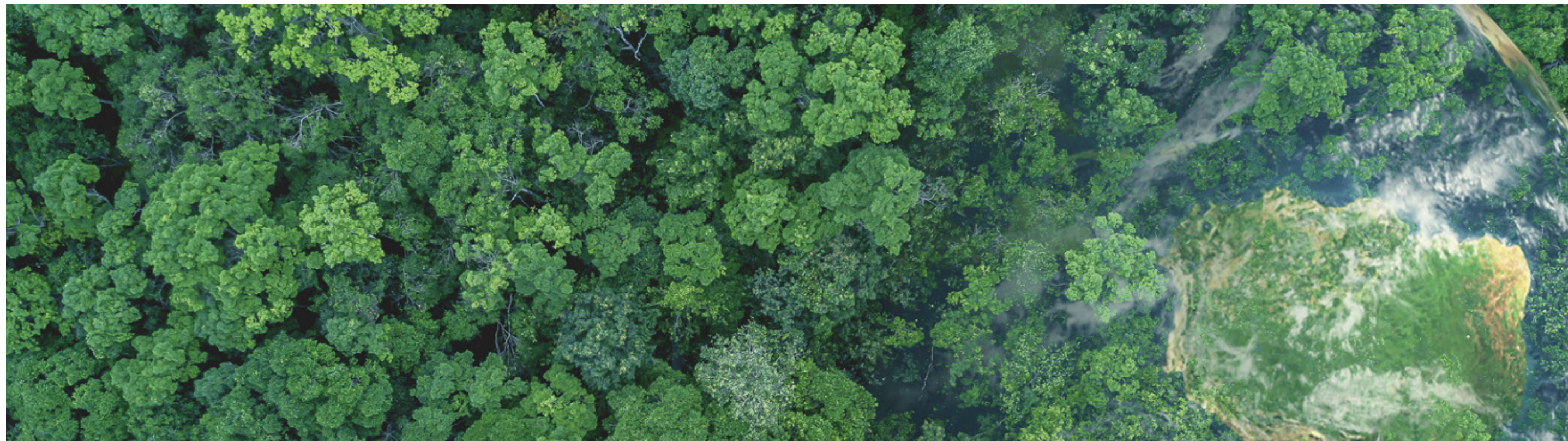
A groundbreaking concept centre by CTF Life is located at K11 ATELIER in Tsim Sha Tsui, boasting stunning panoramic views of Victoria Harbour. Occupying a spacious area of over 10,000 square feet, this versatile space provides CTF Life and the diverse conglomerate of the Group with a premium venue and state-of-the-art facilities. It serves as a collaborative hub for different business units and clients to come together, fostering cooperation and exchange, and leveraging cross-industry synergies to create value beyond insurance for customers.

The five zones were meticulously designed to offer a diversified range of services and experience, including the Reality Hall (exhibition zone), Life Stage (multi-functional co-working and event zone), Digital Space (VR Cave), Jade Lounge and Private Meeting Rooms.

周大福人壽尊尚財富中心
CTF Life The GalaWealth

周大福人壽尊尚財富中心位處尖沙咀黃金地段，佔地逾8,500平方呎，中心糅合「財富增值」與「品味生活」的創新概念，專業客戶服務團隊致力為高端客戶提供一站式貼心服務，包括處理繳費、保單查詢及更改保單事宜，全方位支援客戶的不同需要。另外，中心亦配備多元化設施，包括會客室及多用途會議室等，成為業界服務的新指標。

Sprawling over 8,500 square feet, the CTF Life The GalaWealth is located at the heart of Tsim Sha Tsui. Our dedicated customer service team is committed to providing comprehensive one-stop service for our premium customers, including payment processing, policy inquiries, and policy changes, offering full support for their various needs. The centre is equipped with a suite of facilities, including meeting rooms, multi-function rooms to cater to both insurance and non-insurance related needs, setting a new benchmark for customer service in the industry.



環境、社會和管治

Environmental, Social and Governance

周大福人壽作為香港最具規模的壽險公司之一，我們不僅注重自身業務和財政的穩健，更關注客戶、員工、社區和環境的長遠福祉。可持續發展是周大福人壽的核心價值，致力實踐環境、社會及企業管治（ESG），為所有持份者創造長遠價值，履行「開創保險新價值」的品牌承諾。我們在規劃業務策略、投資及營運方面積極採用可持續發展原則，推動可持續的業務增長。此外，我們透過舉辦和參與不同義工服務和贊助項目，為社區帶來正面的影響，創造更理想的未來。

As one of the most well-established insurance companies in Hong Kong, CTF Life is not only committed to building a solid business foundation but also passionate about the long-term well-being of our customers, staff, society, and the environment. Sustainability is in the DNA of CTF Life. Upholding the brand promise of "Value Beyond Insurance", CTF Life strives to create long-term value for all stakeholders by aligning our ESG strategy. We also promise to pursue sustainable growth in our business. Our ESG efforts extend beyond our office as we actively participate in and organise various volunteering initiatives and sponsored projects to make a positive difference in the community and create a better future.



環境方面 Environmental Pillar

周大福人壽秉承集團實踐環境、社會及企業管治(ESG)的經營方針，大力推動發展可持續發展辦公室及可持續採購。我們響應集團的可持續發展辦公室政策，將對環境的影響降至最低，同時以保護員工的健康及安全為首要考慮。其中，周大福人壽三個主要辦事處所在的大樓、以及在周大福人壽投資組合內的直接地產投資，均取得BEAM和LEED的ESG認證。另外，我們辦公室的裝修亦積極使用經回收再造或可重用的物料，並大部份採用源自鄰近香港的物料，以減少與運輸相關的碳足跡。另外，於可持續採購方面，周大福人壽亦遵循集團的可持續採購政策挑選供應商，向供應商提出ESG相關要求，包括識別與採購產品和服務相關的可持續發展風險，並進行恆常的ESG績效評估，同時鼓勵供應商探討採用創新環境解決方案和產品的可能性。

As part of a leading ESG Group, CTF Life is dedicated to upholding Environmental, Social, and Governance (ESG) principles, actively promoting sustainable office practices and procurement. In alignment with the Group's sustainable office policy, we strive to minimise our environmental impact while prioritising the health and safety of our employees. Our commitment to sustainability is reflected in the BEAM and LEED ESG certifications obtained by the buildings housing our three main offices, as well as the direct real estate investments within our portfolio. Furthermore, our office renovations prioritise the use of recycled or reusable materials, mostly sourced from regions near Hong Kong to reduce transportation-related carbon footprints. In sustainable procurement, CTF Life adheres to the Group's procurement policy by selecting suppliers who meet stringent ESG criteria. This includes identifying sustainability risks related to the procurement of products and services, conducting regular ESG performance assessments, and encouraging suppliers to explore innovative environmental solutions and products.

負責任投資 Responsible investment

周大福人壽專注於長遠投資，開創保險新價值，邁向更理想未來。我們深信透過完整結合環境、社會和管治(ESG)政策納入投資決策中，既可以為客戶、社會和整個世界帶來正面影響，同時亦可提升投資組合的長期風險調整後回報。在選擇投資組合時，在每個產業上，我們青睞對環境和社會帶來積極影響的公司，並致力避免投資對環境為社會帶來造成嚴重負面影響的公司，同時注重投資項目的企業管治水平，並以投資者身份直接或間接監督項目的ESG管理策略。另外，我們特別注重提供產業轉形相資金及投資於正向影響力投資項目，以更直接的方法推動發展可持續社會。

CTF Life focuses on long-term investments that create value beyond insurance for a better future. We believe that by comprehensively integrating environmental, social, and governance (ESG) considerations into our investment processes, we can bring about positive changes to our clients, community, and the world, while enhancing long-term risk-adjusted returns on investment. When selecting investment projects across various industries, we prioritise companies that have a positive impact on the environment and society, and we avoid investing in companies with a high level of pollution or negative social impact. We also place importance on the corporate governance performance of our investment projects and exercise direct or indirect oversight of their ESG management strategies as investors. Furthermore, we emphasise financing projects that are crucial for industrial transformation and invest in projects that deliver positive impacts, aiming to contribute to the development of a sustainable society.



社會方面 Social Pillar

「籽望未來」計劃 Seeds for Future

周大福人壽旨為下一代建立有希望的未來，特別推出針對家庭未來規劃的「籽望未來」計劃，策劃一連串親子健康體驗活動，幫助孩子建立健康的身心靈，同時促進正向家庭教育並注入身心動力，為社會創造更大的共享價值。於2023年全年，我們於周大福創建的企業義工隊的總服務時數超過2,750小時。

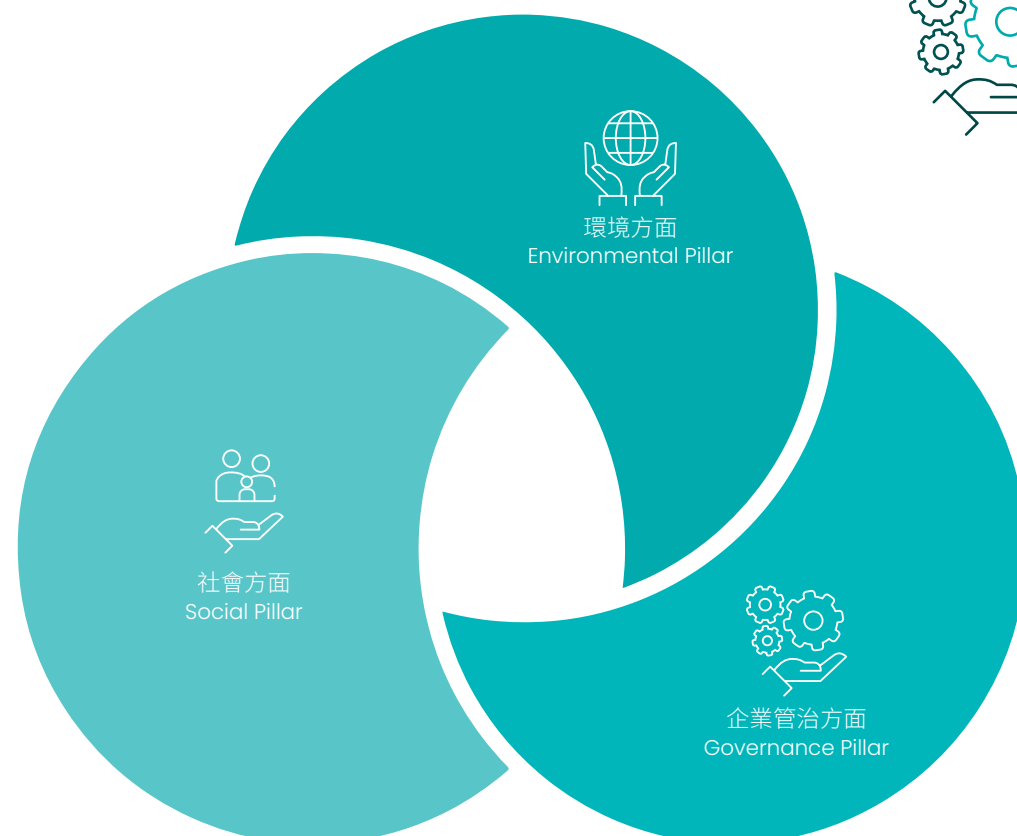
CTF Life is committed to creating value beyond insurance, with the belief that the next generation is the foundation of our future. We have launched the "Seeds of Future" programme, aiming to foster the holistic physical and mental development of children, promote positive family education, and strengthen parent-child relationships through a series of PowerUp activities. These activities offer quality experiences that enhance family wellbeing and create greater shared value for society. In 2023, as part of CTFS's corporate volunteer team, we contributed more than 2,750 hours of service.



企業管治方面 Governance Pillar

周大福人壽作為受監管的金融機構，嚴格實行企業管治及企業風險管理架構，包括一套具有明確制衡機制的三線防衛系統。另外，周大福人壽亦參考全球報告倡議組織(GRI)、IFRS基金會(IFRS Foundation)及國際永續準則理事會(ISSB)等發佈的可持續發展報告，進一步提升可持續發展管治。

As a regulated financial institution, CTF Life is committed to stringent corporate governance and robust enterprise risk management framework. Our approach includes a comprehensive three lines of defense system, ensuring clear checks and balances across the organisation. CTF Life makes reference to sustainability reporting standards set by esteemed bodies such as the Global Reporting Initiative (GRI), the IFRS Foundation, and the International Sustainability Standards Board (ISSB) to enhance our sustainability governance.



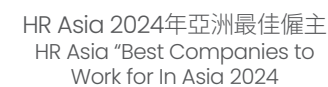
Accolade of Awards in Recognition of Our Brand

CTF Life is highly respected in the business community for its excellence in management, product development, partnership, customer service, brand promotion, human resources management and corporate social responsibility, receiving numerous awards throughout the year.

Bloomberg Businessweek / Chinese Edition "Financial Institution Awards 2024"



"Benchmark" Wealth Management Awards 2022



專業團隊 匠心服務
Premium Customer Service

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