

Press release
26 January 2026

CTF Life Takes the Lead in Voluntary ESG Disclosure Building a More Sustainable Ecosystem and Creating Value Beyond Insurance

Hong Kong – CTF Life has published its first standalone ESG (Environmental, Social, and Governance) Disclosure Report. This proactive initiative reinforces the Company's strategy of integrating sustainable practices into its business operations. The report marks an early move for a non-listed Hong Kong insurer to voluntarily publish a standalone ESG report aligned with major local and international disclosure standards.

Covering the financial year from 1 July 2024 to 30 June 2025 ("FY2025"), the report summarises the Company's ESG highlights in the past year and sets out its strategic ESG priorities, which are aligned with those of its parent company, CTF Services Limited, while reflecting the material ESG factors relevant to the insurer's core business. It also addresses topics of importance to stakeholders, including corporate governance, enterprise risk management, and the Company's environmental and social impact.

Ellick Tsui, Executive Director, Deputy Chief Executive Officer and Chief Financial Officer of CTF Life, said: "CTF Life's inaugural ESG Disclosure report is a significant milestone in our journey to build a more sustainable future for all. We believe that ESG and financial success complement each other. As a responsible, forward-looking organisation, robust ESG practices enable us to manage risks more effectively, strengthen stakeholder trust, empower our community to grow, and create value that endures. By investing in sustainability, we are not only supporting our community today but also contributing to a more resilient and sustainable insurance ecosystem, creating value beyond insurance."

The report outlines CTF Life's three key ESG strategies: i) Leveraging its unique business model to promote family wellness; ii) Integrating ESG into its investment portfolio to achieve positive financial and impact outcomes; and iii) Embedding ESG within its governance and enterprise risk management framework.

To implement these strategies, among the 20 material ESG topics identified in the materiality assessment, the top five priorities in the table below reflect the areas we have chosen to emphasise within our broader ESG agenda.

Pillars	Environment	Social	Governance
Key ESG priorities	GHG emissions (including Scope 3 Emissions)	Data & cybersecurity Customer welfare (for customers and their family) Employee wellness (Health, safety and talent development)	Corporate Governance

Looking ahead, these priorities will be supported by a suite of enablers driven by various ESG initiatives, including decarbonisation efforts, digitalisation, enhanced ESG disclosure, and collaboration within the Chow Tai Fook Group ecosystem and with external partners.

To learn more about CTF Life's ESG initiative, please visit https://www.ctflife.com.hk/pdf/en/about-ctflife/sustainability/esg-reports/CTF%20Life%20FY25%20ESG%20Disclosure%20Report_EN.pdf.

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About CTF Life

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (“CTFS”) (Hong Kong Stock Code: 659) 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 Chow Tai Fook Group ecosystem 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.

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