

CTF Life  
周大福人壽

# CORPORATE PROFILE

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周大福保險中心  
CTF Life Tower



CTF Life  
周大福人壽

VALUE 開創保險  
BEYOND 新價值  
INSURANCE





周大福人寿保险有限公司概览

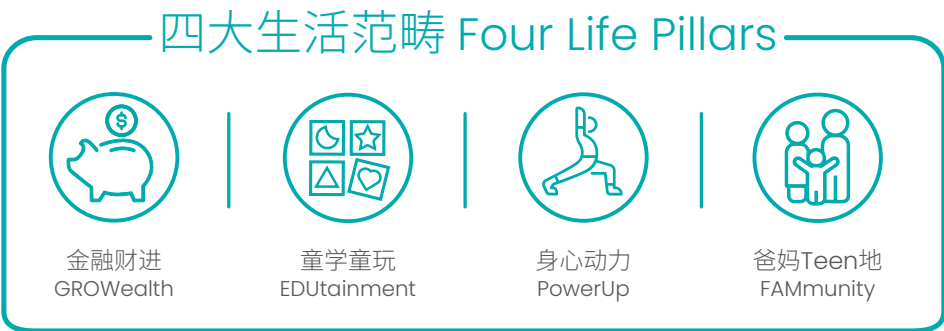
About Chow Tai Fook Life Insurance Company Limited

周大福人寿保险有限公司（「周大福人寿」）为周大福创建有限公司的全资附属公司，也是香港最具规模的寿险公司之一。作为周大福企业成员，周大福人寿紧扣郑氏家族（「周大福集团」或「集团」）多元业务体系的雄厚资源，致力为客户及其挚爱家人於「生活、成长、健康、传承」的人生旅程中，提供个人化的匠心规划、终身保障及优质体验。凭藉集团财务实力及环球投资布局，周大福人寿矢志成为亚太区领先的保险公司，持续开创保险新价值。

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.

周大福人寿引领公司进一步紧扣集团多元业务体系的雄厚资源，积极开拓更多集团内外的策略性合作机会，发挥协同，致力成为客户的策略业务夥伴，并策略性透过四大生活范畴—GROWealth金融财进、EDUtainment童学童玩、PowerUp身心动力、FAMmunity爸妈Teen地，提供涵盖财富、健康、教育及生活的多元方案，打造优质生活新体验及人生规划。

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 distribution partners 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.



另外，我们亦於2024年初成立战略合作夥伴联盟，涵盖不同专业范畴，包括健康、教育、艺术、体育、旅游、娱乐及多元智能，全方位满足客户及其挚爱家人於人生旅程中的不同需要，持续开创保险新价值。

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”.

抱负

Our Vision

我们的企业员工及前线人生规划师致力陪伴客户的人生旅程，提供个人化的匠心规划及优质体验，持续开创保险新价值。

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.

我们致力为客户及其挚爱家人於「生活、成长、健康、传承」的人生旅程中，提供个人化的匠心规划、终身保障及优质体验。

We support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences.

传承 Legacy

以客为本，提供个人化及灵活的匠心财富管理传承方案，保障和传承家庭财富，开创保险新价值

Offering personalised and flexible wealth management and legacy planning solutions to secure and pass on family wealth while creating value beyond insurance

健康 Healthcare

我们为客户提供终身保障及引入完善的健康管理支援服务，让其生活再无后顾之忧

Providing lifelong protection and advanced health management services, ensuring our customers enjoy peace of mind

使命

Our Mission

我们紧扣集团多元业务体系的雄厚资源，致力为客户及其家人於「生活、成长、健康、传承」的人生旅程中，提供个人化的匠心规划、终身保障及优质体验，迈向可持续发展。

Bring meaningful value, lifelong protection and sustainable growth by strengthening CTF Life’s collaboration with the diverse conglomerate of the Group.

生活 Wellbeing

从出生起提供全方位人生规划及优质体验，助客户及其家人活出丰盛人生

Empowering you to live fully from birth with holistic life planning solutions and enriching experiences

成长 Growth

在每个人生成长的阶段，提供度身订造合适的人生规划，助客户实现不同目标

Supporting your evolving growth and goals with tailored, consumer-centric solutions at every life stage

# 关于周大福创建有限公司

## About CTF Services Limited

周大福创建有限公司（香港股份代号：659）在香港联合交易所有限公司上市，是一家主要在香港和内地拥有多元化及市场领先业务的综合企业。集团业务包括收费公路、保险、物流、建筑及设施管理。集团实践可持续的商业模式，致力为所有持份者和社会创造更多价值。 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.

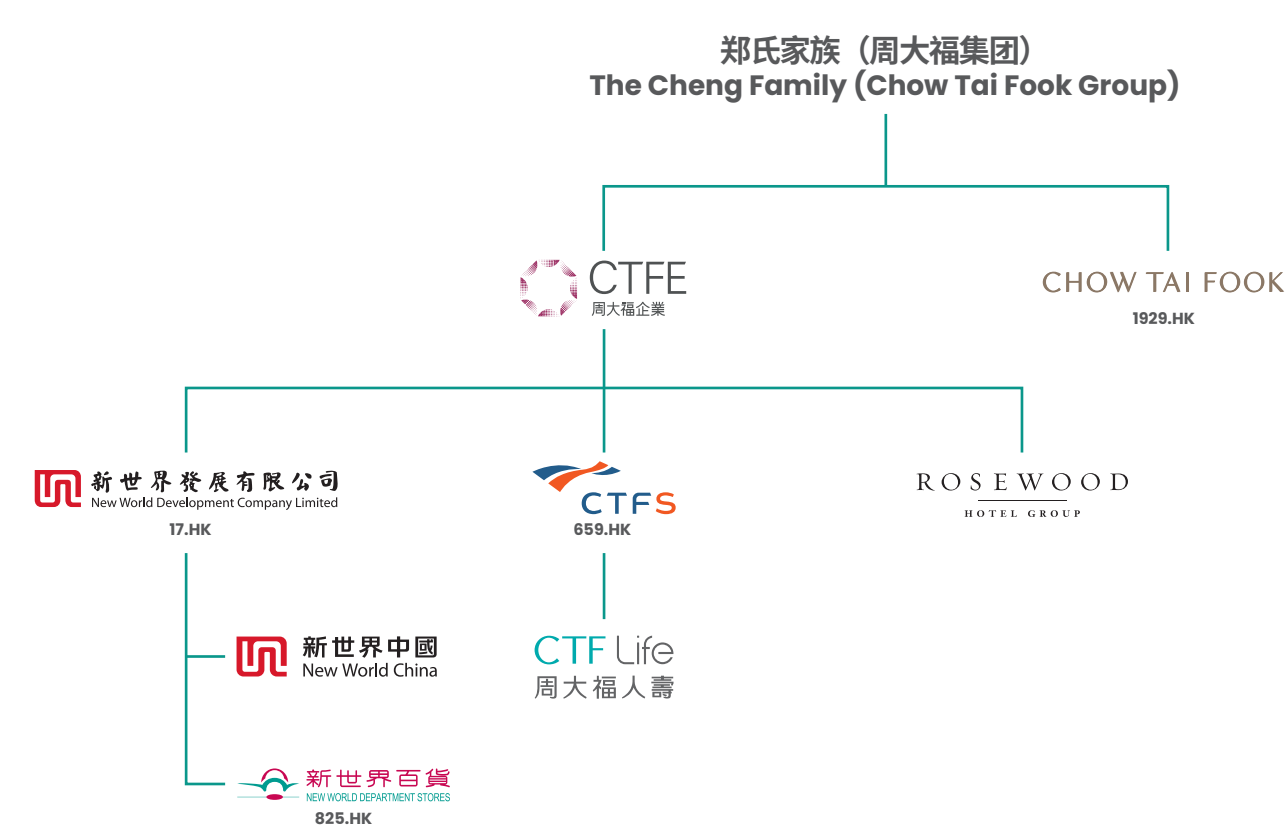
# 关于周大福企业

## About Chow Tai Fook Enterprises Limited

周大福企业有限公司（简称「周大福企业」）是香港郑氏家族的私人投资控股旗舰公司。作为具领导地位的家族投资者，周大福企业的环球策略性投资遍及多个范畴，当中包括：基建、医疗保健、教育、媒体、能源及零售业务；优质物业和酒店的旗舰投资项目，以及聚焦於科技领域的优质增长型企业的私募基金投资。目前，周大福企业及其附属和合营公司业务遍及全球超过25个国家。 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.

# 企业架构

## Company Structure





## 周大福人寿以客为先 携手开创保险新价值

### CTF Life: Customer-First, Creating Value Beyond Insurance

周大福人寿以客为先，凭藉周大福集团多元业务体系，照顾客户人生旅程中，由生活、成长、健康以至传承不同阶段的需要，以更优质的产品服务不同客户，携手开创保险新价值。

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.



周大福集团多元业务体系的重要数字  
Important Figures of Chow Tai Fook Group's  
Diverse Conglomerate Collaboration



全球超过 **30个** 国家及地区  
集团之零售及面向客户的公司覆盖超过30个国家及地区  
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** 足金首饰  
周大福珠宝於1972年率先於中国香港及中国澳门推出999.9足金首饰，保障顾客权益  
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**  
周大福创建营运 **14个** 收费公路项目遍布於内地 **7个** 个策略性据点  
覆盖长度约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** 零售点  
周大福珠宝集团在中国内地、香港、澳门及其他市场之零售网络  
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)



新世界发展现有及将落成的核心零售项目  
总楼面面积超过 **4,000万** 平方呎  
New World Development's current and prospective core retail projects, have a total gross floor area exceeding 40 million square feet



约 **600万** 名会员  
周大福珠宝拥有庞大的会员群体，具有市场领先地位，品牌备受推崇  
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





品牌卓着  
Legacy of Excellence

实力品牌 信心保证  
A Trustworthy Brand Backed by Financial Strength



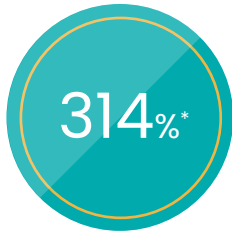
国际信誉 信心保证  
Top-notch global credit ratings

周大福人寿获得国际信贷评级机构的高度评价，雄厚财务实力毋庸置疑。  
CTF Life's financial strength is well-recognised by renowned global rating agencies.

\*根据惠誉国际於2023年11月及穆迪投资於2024年5月发布之财务实力评级。  
Based on the financial strength ratings announced by Fitch Ratings in November 2023, and Moody's in May 2024.

偿付能力 远超要求  
Strong Solvency Ratio

周大福人寿的投资政策旨在达成长远投资目标回报，并降低投资回报的波动性；同时控制及分散风险，保持充足的流动性，以及因应个别保险产品特性管理资产。  
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.



偿付能力充足率高达  
Our solvency ratio

远超 150% 最低监管要求  
Far exceeding the regulatory minimum requirement of 150%

\*於2023年12月31日（未经审核）  
As of 31 December 2023 (unaudited)



香港风险为本资本制度的偿付能力充足率  
Hong Kong Risk-based Capital (HKRBC)  
solvency ratio

远高于香港风险为本资本制度下的 100% 订明资本要求  
Well above the 100% Prescribed Capital Requirement under HKRBC regime

^根据内部评估，预期将於2024年下半年生效  
Based on internal assessment, expect to be effective from second half of 2024

业绩亮丽
Stellar Business Performance

周大福人寿2023年全年整体业绩亮丽。自香港与内地恢复通关後，内地旅客被压抑的强劲保险需求於恢复通关後得到释放，周大福人寿适时回应客户对生活保障及财富规划的殷切需求，先後推出多只创新产品配合客户需要，销售强劲，赢尽口碑，带动周大福人寿的年化保费收入显着增长。
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.
年化保费收入 (APE)<sup>1,2</sup> 按年同期上升 176%<sup>3</sup>
优於行业整体99%的增幅
市场排名按APE表现跃升至第 10位<sup>4</sup>
按保费收入表现，市场排名跃升至第 5位<sup>4</sup>
Overall Annualised Premium Equivalent (APE)<sup>1,2</sup> up 176%<sup>3</sup> YoY
Superior to the overall industry growth by 99%
Rank Top 10<sup>4</sup> in terms of APE
Rank Top 5<sup>4</sup> in terms of premium income performance

Icon: Bar chart with an upward arrow.
代理人渠道2023年APE表现按年同期增长 15%
市场排名跃升至第 8位
The agency channel's APE performance in 2023 up 15% YoY
Rank 8th in the market

Icon: Medal with a ribbon.
代理人渠道按保费收入表现，市场排名第 8位
Based on premium income performance, the agency channel ranks 8th in the market

Icon: Three people silhouettes.
约 2,100个<sup>5</sup> 持牌专属代理人
Approximately 2,100 Licensed Tied Agents

Icon: Trophy.
百万圆桌会员人数於香港市场排名第 8位<sup>6</sup>
MDRT membership ranks 8th in the local market

业务稳步增长
Steady Business Growth

周大福人寿业务稳步增长，2023财年\*内含价值较2022财年按年上升9%，资产总值按年上升17%，投资组合价值按年上升23%，而毛保费收入亦按年上升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.
\*周大福人寿财政年度之年结为6月30日。
The CTF Life's financial year of end is 30 June.



1. 首年年化保费收入为年度化保费之100%及整付保费收入10%之总和。
2. 首年年化保费收入是根据保险业监管局2023年1月至12月长期保险业务季度发表的临时统计数字(「统计数字」)，以个人人寿(类别A至F)之新造直接业务作计算。
3. 根据统计数字之首年年化保费收入，与去年同期之首年年化保费收入比较。
4. 周大福人寿按年化保费收入表现在香港人寿保险公司中排名第10位，去年同期之市场排名为第12位。周大福人寿按保费收入表现在香港人寿保险公司中排名第5位，去年同期之市场排名为第9位。
5. 根据保险业监管局截至2024年4月之统计数据。
6. 根据2023年百万圆桌(MDRT)十大跨国公司排名。
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.



周大福人寿投资策略优势
Strength of CTF Life Investment Strategy

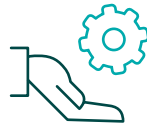
周大福人寿投资策略致力达成长远投资目标，并降低投资回报的波动性。我们制定的投资策略旨在：
CTF Life investment strategy aims to achieve the targeted long-term investment results and reduce volatility in investment returns over time. Here are the factors for consideration when we formulate our investment strategies:



透过覆盖不同资产类别、地区及产业的投资组合，
控制和分散风险
Control and diversify risk exposures into multiple
asset classes, different countries and sectors



保持充足的流动性
Maintain adequate liquidity



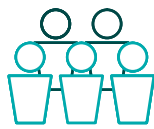
因应个别保险产品特性管理资产
Manage the assets with respect
to the product features

周大福人寿会根据市场实际情况，主动管理投资组合，并积极管理投资风险，以争取最佳回报。
Keeping a close eye on the market, we are actively managing our portfolio and its investment risk in order to optimise investment return.



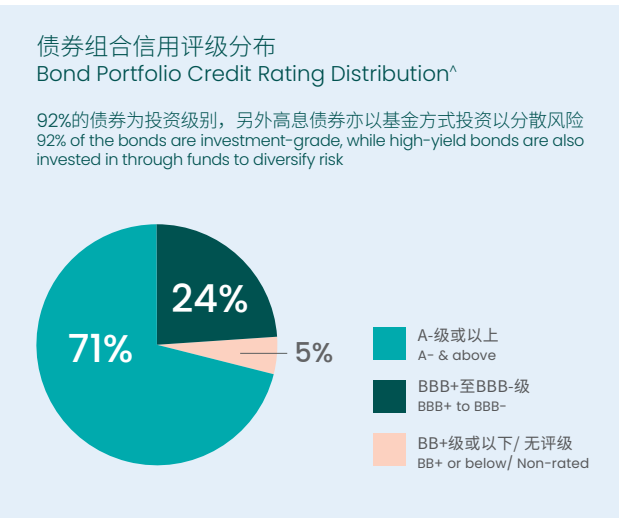
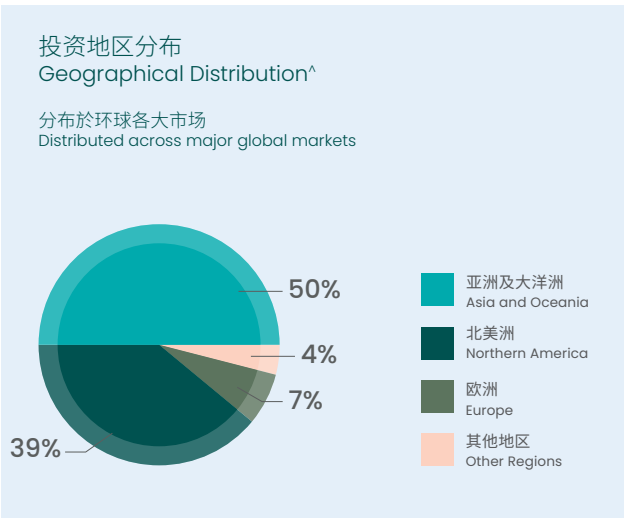
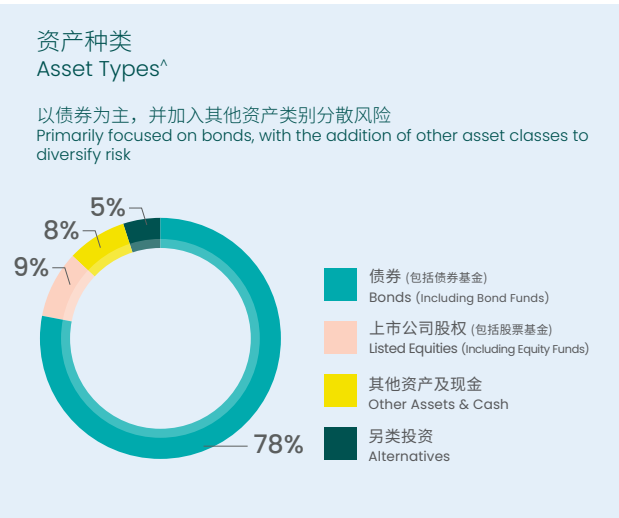
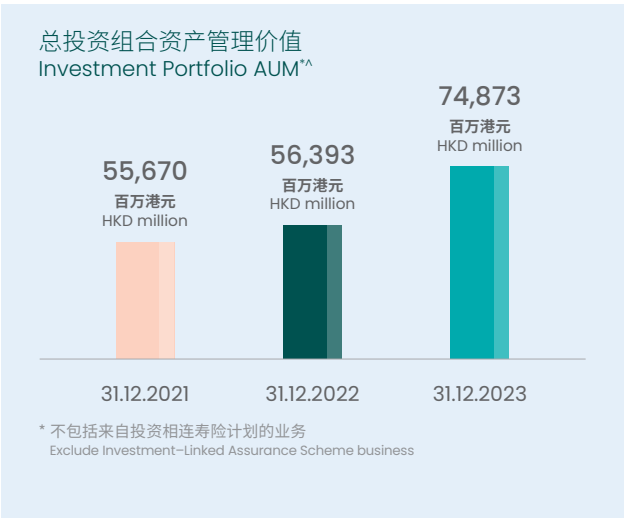
资产配置策略
Asset allocation strategy

固定收益类资产是公司核心的投资收益来源，亦是公司偿付能力的支柱。同时，我们也会通过其他资产类别包括股票、基金、另类投资等，创造额外的投资回报。公司的资产配置策略旨在为我们的客户提供可持续的长期投资回报。同时，投资团队会根据不同产品的特色及风险程度而制定不同的投资组合。基於对市场的长期展望及资产负债状况，公司可决定以衍生性金融产品及其他对冲工具管理投资风险。但必须留意，对冲过後，残馀投资风险可能依然存在。
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.



周大福人寿投资团队
CTF Life investment team

周大福人寿的专业投资管理团队，由多位具有极高专业素质、来自不同文化背景、深谙欧美、香港、中国内地等世界主要投资市场的人士组成。团队拥有丰富的保险资产管理经验，对固定收益、股票、另类投资等管理拥有丰富的市场经验。结合外部具知名度而拥有卓越投资表现的基金经理提供组合管理服务，为周大福人寿提供全方位的支援。
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日之数据  
Data as at 31 December 2023

产品服务 领先市场

Market-leading Innovative Products and Services

周大福人寿扎根香港近40年，为个人及机构提供一系列多元化的保险及理财规划产品服务，涵盖人寿保障、储蓄计划、医疗保险、意外保险和投资相连寿险计划。公司秉承为客户开创保险新价值的理念，为传统寿险产品注入多项崭新的元素，为客户及其家人提供更贴心的保障，多款重点产品均领先市场备受肯定，其三大皇牌产品系列<sup>1</sup>更长达8年达到100%或以上分红实现率。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 Series<sup>1</sup> fulfilment ratio reached 100% or above for a prolonged period of up to 8 years.



「匠心·传承」储蓄寿险计划（优越版）  
MyWealth Savings Insurance Plan (Prestige)

突破一般储蓄寿险计划框架，设有财富增值调配选项，客户可因应人生阶段不同的理财需要或对投资市场的取向，从三个市场特有<sup>2</sup>的预设调配选项中轻松拣选合适的储蓄进取程度，客户可灵活调配财富。Breaking the framework of traditional savings insurance products, it offers “Wealth Accumulation Switching Option”, allowing customers to choose among the three Special In Market<sup>2</sup> and pre-set switching options to cater their various financial needs and investment preferences at different life stages.



「守护家倍198」危疾保障计划 /  
「守护家倍198」危疾保障计划 – 孕期保宝  
“FamCare 198” Critical Illness Protector /  
“FamCare 198” Critical Illness Protector – Pregnancy Baby Protection

贴心危疾保障，提供市场最多<sup>3</sup>疾病覆盖保障、市场首创<sup>3</sup>特殊学习需要关爱保障、市场首创<sup>3</sup>新生儿深切治疗现金津贴及分娩身故保费豁免保障等。This customer-centric critical illness protector offers the Most-covered-in-market<sup>3</sup> in terms of the number of critical illnesses. It is also the First-in-market<sup>3</sup> to feature SEN (Special Educational Needs) Care Benefit, Neonatal Intensive Care Unit Cash Benefit and Waiver of Premium Benefit upon Maternal Death.



「闪耀传承」储蓄寿险计划  
Prime Treasure Savings Insurance Plan

此计划透过一笔过整付保费及较短的保证回本期，为客户提供稳健的财富增值潜力，配合保单双传承方案及保单分拆选项，实为资产规划的有效理财工具。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.



「传家宝」寿险计划系列  
“Regent” Insurance Series

市场首创<sup>4</sup>的无限次转换受保人，保障至新受保人128岁。First-in-market<sup>4</sup> unlimited changes of the Insured. The protection period will cover until the new Insured reaches age 128.



「世逸」特级医疗保障计划  
MediChamp Insurance Plan

高达1亿4千万港元的个人终身赔偿限额<sup>5</sup>，保证续保最长至128岁<sup>6</sup>，毋须为人生之医疗保障再费周章。The plan provides an overall lifetime limit of up to HK\$140 million<sup>5</sup>, guarantee to renew your cover until 128 years of age<sup>6</sup> for truly worry-free medical protection through life.



「悦康保」医疗保障计划  
“FlexiCare” Medical Insurance Plan

领先市场<sup>7</sup>之全球保障住院、门诊中医治疗以及全面保障精神科治疗的自愿医保计划。VHIS Plan with Market-leading<sup>7</sup> global coverage of inpatient and outpatient Chinese medical treatment as well as comprehensive coverage of psychiatric treatments.



「价值连承」寿险计划  
“Value Plus” Insurance Plan

保单持有人可附加「价值跃升选项」附加契约，透过预缴全数保费提升现金价值，可短至5年达致保本效益。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. 皇牌产品系列包括「传家宝」系列、「爱丰盛」系列及「守护168」系列，其分红实现率数据截至2023年。  
2. 市场特有之3个调配选项为比较香港主要人寿保险公司同类主要储蓄寿险产品後所得出之结果，截至2023年8月7日。  
3. 「市场最多」及「市场首创」之项目为比较香港人寿市场同类主要危疾保障产品後所得出之结果，特殊学习需要关爱保障中，因特殊学习需要入读特殊学校并就读至少1个学年为市场首创，截至2024年2月26日。  
4. 「市场首创」项目为比较香港主要人寿保险公司同类主要储蓄寿险产品後所得出之结果，截至2021年4月22日。  
5. 不适用于保障地区为亚洲的计划。  
6. 须符合指定条款及条件，详情请参阅产品小册子。  
7. 「领先市场」项目为比较香港人寿市场主要自愿医保灵活计划後所得出之结果，截至2022年5月16日。就「住院/门诊中医保障」而言，市场上主要自愿医保灵活计划只提供门诊中医保障，而「悦康保」则提供全球住院及门诊之中医治疗保障。就「精神科治疗」保障而言，「悦康保」提供的赔偿限额为每伤病每保单年度高达25万港元，远超市场上大部份自愿医保灵活计划。详情请参阅产品小册子。  
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.





保单持有人数目约  
Total no. of policyholders around **300,000**

\*截至2024年6月30日  
As at 30 June 2024



接获近  
Received about **40,000** 宗索赔申请  
submitted claims

\*由2023年1月1日起至12月31日之全年总和。  
Grand total for the calendar year 2023 from 1 January 2023 to 31 December 2023.



三大皇牌产品系列分红实现率表现卓越  
长达 **8年** 高达 **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

\*三大皇牌产品系列包括「传家宝」系列、「爱丰盛」系列及「守护168」系列，其分红实现率数据截至2023年。  
Three Signature Product Series include "Regent" Series, "Fortune Saver" Series  
and "HealthCare 168" Series, with fulfilment ratio data as of 2023.



理赔总额超过 **11亿港元**  
Total claims payout reached  
over HK\$ 1.1billion

\*由2023年1月1日起至12月31日之全年总和。  
Grand total for the calendar year 2023 from 1 January 2023 to 31 December 2023.

# 优质客户体验

## Premium Customer Experience



周大福人壽 · 生活圈  
CTF Life · CIRCLE

周大福人壽一直致力为客户的人生不同阶段带来全新价值及优质多元生活体验。「周大福人壽·生活圈」会员计划了解客户及其家庭成员的不同需要，透过联动集团多元业务体系，从生活、成长、健康及传承，用心为客户及其家庭开创超越保险的新价值，尽享非凡的生活体验。

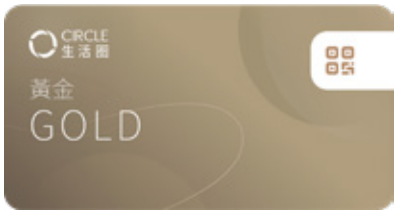
成为「周大福人壽·生活圈」会员，即可参加周大福人壽悉心策划的四大生活范畴活动，包括GROWealth金融财进、EDUtainment童学童玩、PowerUp身心动力及FAMmunity爸妈Teen地，涵盖财富、健康、教育及生活等多元活动体验，全方位提升客户及其家庭的生活所需。

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，计划亦特设有钻石、黄金及基本三个会员级别，会员可按不同级别享用遍及周大福集团多元业务体系各式各样的生活礼遇，以及连结其他联乘会籍，开创生活新价值，与家人一起活出丰盛人生。

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.



### 多元体验 Diverse Experience

涵盖四大生活范畴，照顾人生不同阶段需要  
Covering GROWealth, EDUtainment, PowerUp and FAMmunity, catering to the needs of different life stages



### 生活礼遇 Lifestyle Privileges

遍及集团旗下不同业务体系精彩礼遇  
Exceptional privileges within our Group's extensive business network



### 会籍联乘 Membership Alliance

连系集团会籍，尽享非凡生活体验  
Connecting our membership alliance to fully enjoy the extraordinary life experiences





## 贴心客户服务 Customer-centric Enhanced Service



### Customer Care Concierge

近年政府大力推广中医药业发展，周大福人寿相信中西医结合治疗将会是未来趋势。周大福人寿特设健康生活管家 Customer Care Concierge，致力为不幸患上顽疾的危疾保单客户及其家庭成员提供适切的中医药支援，陪伴客户一同踏上康复之路，承诺与客户同走「生活、成长、健康、传承」人生每个重要里程，守护客户及他们的挚爱。

客户於递交危疾索偿後，客户服务中心专员会定期与客户联络，贴身跟进其理赔个案及有关索偿程序。周大福人寿明白客户同时面对漫长的治疗及复康过程，Customer Care Concierge内里包含的中医支援将以中医药及保健品帮助客户调理身体，为其加强身心动力。

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医疗健康服务 One-stop Cross-border and Integrative Medicine Service

为便利更多长居内地及经常北上南下的客户，周大福人寿携手价值医疗战略合作夥伴、集团旗下的大湾区医疗集团，及四家大湾区三甲医院，三方深度合作为指定产品客户提供一站式跨境中西合璧医疗服务，同时提供跨境直接支付安排\*，优化健康管理之余提升理赔体验，开创超越保险以外的价值。

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-步通健康服务 e-ConNET Healthcare Service

周大福人寿特别与UMP联合医务合作，推出全新「e-步通健康服务」<sup>1</sup>，协同集团系内成员包括周大福创建合作投资的港怡医院、Humansa等业务单位，携手为客户提供全面、崭新及高质的医疗、健康管理及保健服务，为客户提升身心动力。

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.

客户可透过「e-步通健康服务」<sup>1</sup>享多项超卓服务，全方位支援医疗需要：

- 跨境保障审核安排服务
- 癌症医疗谘询服务
- 医疗转介服务
- 本地医疗护送
- 第二医疗意见服务
- 国内陪诊及VIP通道服务
- 为客户提供多元化健康生活资讯，定期举办健康讲座及工作坊，提倡健康生活模式
- 切合个人需要的健康奖赏及优惠，例如健康检查、癌症筛查及疫苗注射等，预防疾病

Our “e-ConNET HealthCare Service”<sup>1</sup> 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

<sup>1</sup> 有关「e-步通健康服务」适用之产品及条款及细则，请参阅相关推广小册子。  
Refer to relevant promotion leaflets for terms and conditions for “e-ConNET Healthcare Service”.



## 市场首创<sup>1</sup>电子医疗收据核证副本服务 Market-first<sup>1</sup> Electronic Certified True Copy Service

周大福人寿致力提供创新及贴心的方案以适时回应客户需求，优化客户体验。周大福人寿市场首创<sup>1</sup>之电子医疗收据核证副本服务，将客户在周大福人寿索偿後之医疗收据，无缝的以电子形式发送至客户指定的保险公司作第二次索偿，取代一般传统纸本形式，免除客户於两所保险公司之间递交文件的繁琐手续；在成功递交之後，周大福人寿亦会透过电邮或电话短讯通知客户让其安心。是次突破让周大福人寿走在服务领域之先，优化索偿程序，以解决客户的痛点，同时加快理赔流程，大幅提升客户体验。

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.

<sup>1</sup> 「市场首创」项目於2023年7月以市场同类型人寿保险公司服务作比较，为周大福人寿首创。  
“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.





### 免费「匠心预设保单服务」 Complimentary “Artisanal Default Policy Service”

周大福人寿为本地首间<sup>1</sup>涵盖所有危疾、医疗及指定储蓄寿险计划<sup>2</sup>的保险公司推出免费「匠心预设保单服务」，保单持有人可按意愿安排指定保障领取人，若其不幸因重病或其他情况导致精神上失去行为能力行事，指定保障领取人可透过简单手续申领理赔，免却繁复的法律程序，及时支付医疗费用及生活开支，一解燃眉之急，全面守护客户及其家人。

CTF Life is the first<sup>1</sup> 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 plans<sup>2</sup>. 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.

<sup>1</sup> 「市场首创」项目於2023年12月以市场同类型人寿保险公司服务作比较，为周大福人寿首创。  
“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.

<sup>2</sup> 指定储蓄寿险计划包括：「传家宝」寿险计划系列、「匠心·传承」储蓄寿险计划、「价值传承」寿险计划及「爱丰盛」寿险计划系列。  
Selected saving plans including “Regent” Insurance Series, MyWealth Savings Insurance Plan Series, “Value Plus” Insurance Plan and “Fortune Saver” Insurance Plan Series.

## 客户数码体验 Customer-centric Digital Experience

周大福人寿积极优化数码客户体验，从投保程序、核保至理赔过程等，为客户提供便捷、可靠和安全的数码服务，实现以客为本的服务承诺。

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

周大福人寿的人生规划师透过流动应用程序「智多客」以大数据分析，随时随地了解客户於人生不同阶段对保险服务的需求，并把握最佳时机与客户互动，为其提供最合适的匠心人生规划及终身保障。另外，「智多客」亦会就客户个人及其家人的生活需要，提供个人化的精彩礼遇、优惠以及多元专属客户体验，为其打造优质生活，开创保险新价值。

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 — 一站式投保体验 POS — One-stop Insurance Service

周大福人寿的人生规划师透过流动应用程序POS，随时随地为客户提供全面的保险服务，包括财务需求分析、产品推荐及投保服务，客户透过个人化、简易的投保流程，经网上即时交单及支付保费，提升业务效率之余，同时亦为客户带来更佳的投保体验，大大提升客户满意度。

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.



### 「周大福人寿」流动应用程序 — 轻松管理保单 CTF Life — Insurance Policies at Your Fingertips

客户可透过「周大福人寿」流动应用程序轻松管理保单，随时随地缴付保费、转换投资选项、快捷地查阅保单、更新个人联络资料及处理小额理赔申请，享受更优质便捷的服务。

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.



尊贵服务 业界指标

A New Benchmark of  
Premium Customer Service



The GalaMuse

周大福人寿崭新概念中心「The GalaMuse」位於尖沙咀K11 ATELIER，坐拥傲人璀璨维港景致，占地过万呎的多用途空间，为周大福人寿与集团系内不同业务单位提供优质的场地及设备，汇聚不同业务单位及客户进行合作和交流，发挥跨产业协同效应，为客户开创保险新价值。

五大区域提供多元化的服务和体验，包括：创作殿堂（展览区）、寻梦大汇堂（多用途工作及活动空间）、数码空间（虚拟实境VR体验区）、尝聚空间和尊尚私人会面室。

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.

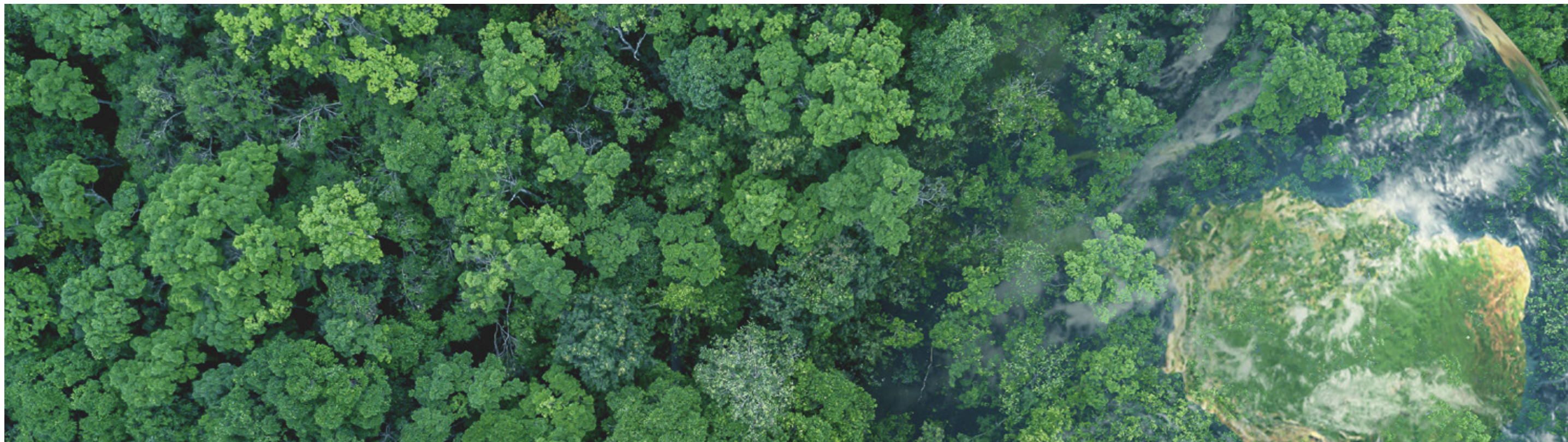
The five zones were meticulously designed to offer a diversified range of services and experience, including the Reality Hall (exhibition zone), Life Stage (multi-functional co-working and event zone), Digital Space (VR Cave), Jade Lounge and Private Meeting Rooms.

周大福人寿尊尚财富中心  
CTF Life The GalaWealth

周大福人寿尊尚财富中心位处尖沙咀黄金地段，占地逾8,500平方呎，中心糅合「财富增值」与「品味生活」的创新概念，专业客户服务团队致力为高端客户提供一站式贴心服务，包括处理缴费、保单查询及更改保单事宜，全方位支援客户的不同需要。另外，中心亦配备多元化设施，包括会客室及多用途会议室等，成为业界服务的新指标。

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.





环境、社会和管治  
Environmental, Social and  
Governance

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周大福人寿作为香港最具规模的寿险公司之一，我们不仅注重自身业务和财政的稳健，更关注客户、员工、社区和环境的长远福祉。可持续发展是周大福人寿的核心价值，致力实践环境、社会及企业管治(ESG)，为所有持份者创造长远价值，履行「开创保险新价值」的品牌承诺。我们在规划业务策略、投资及营运方面积极采用可持续发展原则，推动可持续的业务增长。此外，我们透过举办和参与不同义工服务和赞助项目，为社区带来正面的影响，创造更理想的未来。

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.





## 环境方面 Environmental Pillar

周大福人寿秉承集团实践环境、社会及企业管治(ESG)的经营方针，大力推动发展可持续发展办公室及可持续采购。我们响应集团的可持续发展办公室政策，将对环境的影响降至最低，同时以保护员工的健康及安全为首要考虑。其中，周大福人寿三个主要办事处所在的大楼、以及在周大福人寿投资组合内的直接地产投资，均取得BEAM和LEED的ESG认证。另外，我们办公室的装修亦积极使用经回收再造或可重用的物料，并大部份采用源自邻近香港的物料，以减少与运输相关的碳足迹。另外，於可持续采购方面，周大福人寿亦遵循集团的可持续采购政策挑选供应商，向供应商提出ESG相关要求，包括识别与采购产品和服务相关的可持续发展风险，并进行恒常的ESG绩效评估，同时鼓励供应商探讨采用创新环境解决方案和产品的可能性。

**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.

## 负责任投资 Responsible investment

周大福人寿专注於长远投资，开创保险新价值，迈向更理想未来。我们深信透过完整结合环境、社会和管理(ESG)政策纳入投资决策中，既可以为客户、社会 and 整个世界带来正面影响，同时亦可提升投资组合的长期风险调整后回报。在选择投资组合时，在每个产业上，我们青睐对环境和社会带来积极影响的公司，并致力避免投资对环境为社会带来造成严重负面影响的公同，同时注重投资项目的企业管治水平，并以投资者身份直接或间接监督项目的ESG管理策略。另外，我们特别注重提供产业转型相资金及投资於正向影响力投资项目，以更直接的方法推动发展可持续社会。

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.



## 社会方面 Social Pillar

### 「籽望未來」计划 Seeds for Future

周大福人寿旨为下一代建立有希望的未来，特别推出针对家庭未来规划的「籽望未来」计划，策划一连串亲子健康体验活动，帮助孩子建立健康的身心灵，同时促进正向家庭教育并注入身心动力，为社会创造更大的共享价值。於2023年全年，我们於周大福创建的企业义工队的总服务时数超过2,750小时。

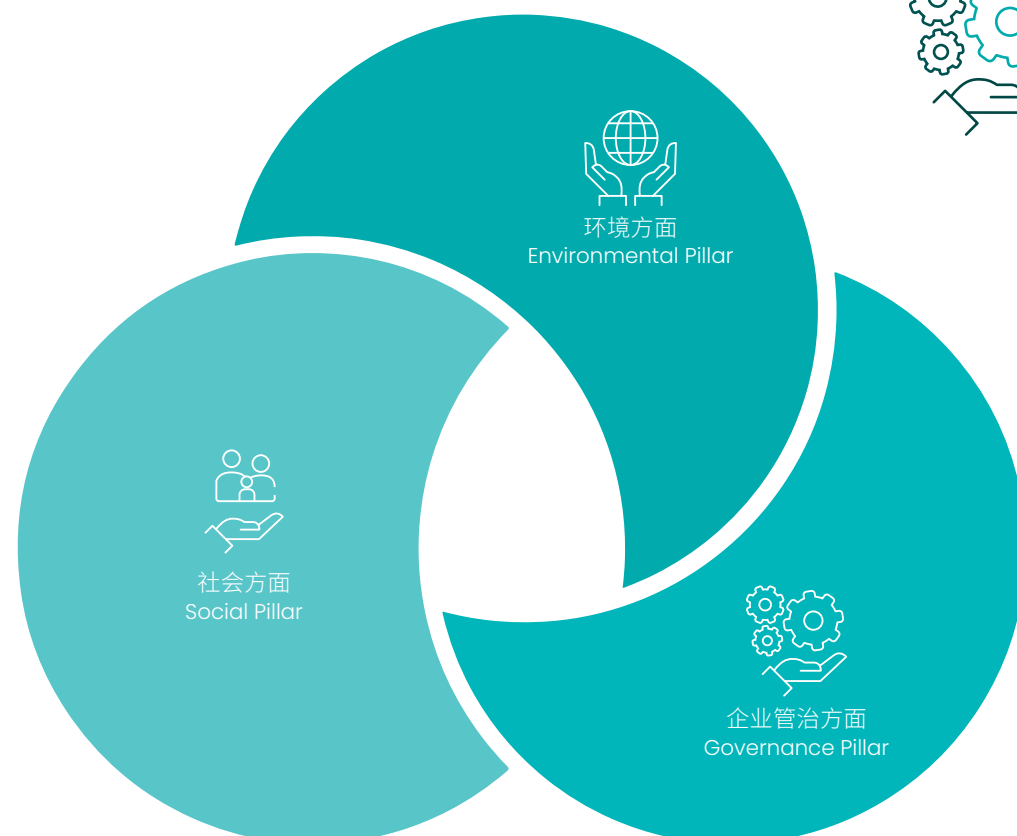
CTF Life is committed to creating value beyond insurance, with the belief that the next generation is the foundation of our future. We have launched the "Seeds of Future" programme, aiming to foster the holistic physical and mental development of children, promote positive family education, and strengthen 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.



## 企业管治方面 Governance Pillar

周大福人寿作为受监管的金融机构，严格实行企业管治及企业风险管理架构，包括一套具有明确制衡机制的三线防卫系统。另外，周大福人寿亦参考全球报告倡议组织(GRI)、IFRS基金会(IFRS Foundation)及国际永续准则理事会(ISSB)等发布的可持续发展报告，进一步提升可持续发展管治。

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.



屡获殊荣 深受认同

Accolade of Awards in Recognition of Our Brand

周大福人寿在专业管理、产品开发、策略夥伴、客户服务、品牌推广、人力资源管理及企业社会责任方面备受业界推崇，於年内获奖无数

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.

《彭博商业周刊 / 中文版》金融机构大奖2024

Bloomberg Businessweek / Chinese Edition “Financial Institution Awards 2024”

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 儲蓄計劃

儲蓄計劃  
杰出大奖  
Saving Plan –  
Outstanding Performance

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 危疾保障

危疾保障  
杰出大奖  
Critical Illness Protection –  
Outstanding Performance

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 服務創新

服務創新  
杰出大奖  
Innovation (Service) –  
Outstanding Performance

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 年度培訓計劃

年度培訓計劃  
杰出大奖  
Training Program of the Year –  
Outstanding Performance

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 整合營銷策略(產品/服務)

整合營銷策略(產品/服務)  
杰出大奖  
Integrated Marketing (Product/Service) –  
Outstanding Performance

Bloomberg Businessweek

彭博商業周刊/中文版

Financial Institutions

2024

傑出大獎

保險公司獎項 - 整合營銷策略(公司品牌推廣)

整合營銷策略(公司品牌推廣)  
杰出大奖  
Integrated Marketing (Branding Promotion) –  
Outstanding Performance

《指标》财富管理大奖2022

“Benchmark” Wealth Management Awards 2022



2022年度保險企業大獎  
Insurance Company of the Year 2022



中介人支援同級最佳大獎  
(連續六年)  
Broker Support—Best-in-Class  
(6th consecutive year)



醫療保健產品  
同級最佳大獎  
Health Care Product –  
Best-in-Class



2022年度培訓學院大獎  
(連續兩年)  
Academy of the Year 2022  
(2nd consecutive year)



社交媒體互動策略  
傑出表現獎  
Social Media Engagement –  
Outstanding Achiever



環境、社會和治理整合  
優良獎  
ESG Integration – Merit



HR Asia 2024年亞洲最佳雇主  
HR Asia “Best Companies to  
Work for In Asia 2024



香港財務策劃師學會  
企業理財教育及ESG領袖大獎2023  
IFPHK Financial Education And ESG –  
Corporate 2023



香港保險業大獎2021  
The Hong Kong Insurance Awards 2021  
Top 3



新城財經台大湾区保險業大獎2024  
Metro Radio GBA Insurance Award 2024



連續22年獲香港社會服務聯會頒發  
「商界展關懷」標誌  
Caring Company Logo awarded by The Hong Kong  
Council of Social Service for 22 consecutive years



专业团队 匠心服务  
Premium Customer Service



周大福人寿尊尚财富中心  
CTF Life The GalaWealth

九龙尖沙咀港威大厦6座31楼  
3106-09室  
Suite 3106-09, 31/F, Tower 6, Gateway,  
Tsim Sha Tsui, Kowloon



九龙客户服务中心  
Kowloon Customer Service Centre

九龙观塘海滨道123号  
绿景NEO大厦7楼  
7/F NEO, 123 Hoi Bun Road,  
Kwun Tong, Kowloon



The GalaMuse\*

九龙尖沙咀梳士巴利道18号  
K11 ATELIER, Victoria Dockside  
10楼1001及07, 08室  
Unit 1001 & 07, 08, Level 10, K11 ATELIER,  
Victoria Dockside,18 Salisbury Road,  
Tsim Sha Tsui, Kowloon

\*只供预约  
For appointments only



客户服务热线  
Customer Service Hotline

(852) 2866 8898



传真  
Fax

(852) 2264 3222



电邮  
E-mail

ctflife.csc@ctflife.com.hk

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