

CTF Life

周大福人壽

Chow Tai Fook Life Insurance Company Limited

Chow Tai Fook Life Insurance Company Limited ("CTF Life") is proud of its rich, nearly 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (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 diverse ecosystem 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.

Brand Promise

Legacy

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

Healthcare

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

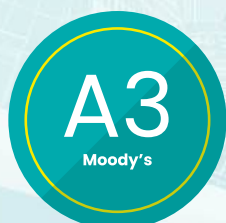
A Trustworthy Brand Backed by Financial Strength



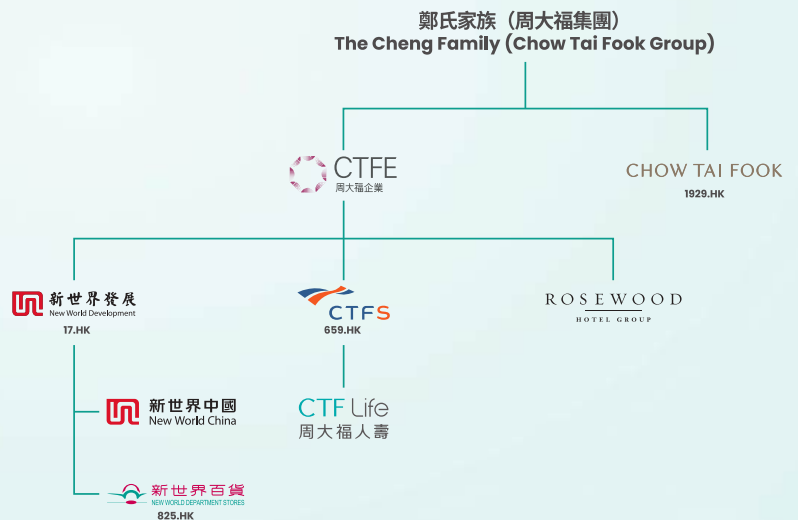
Top-Notch Global Credit Ratings

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

*Based on the financial strength ratings announced by Fitch Ratings in November 2024, and Moody's in May 2024.



Company Structure



WELLBEING

Empowering our customers and their loved ones to live fully from birth with holistic life planning solutions and enriching experiences

Growth

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



Hong Kong Risk-Based Capital (HKRBC) Solvency Ratio 266%[#]

Distinctively higher than the 100% Prescribed Capital Requirement under HKRBC regime

[#]As at 31 Dec 2024

The CTF Life · CIRCLE is an integrated loyalty club leveraging the Group's ecosystem to transcend traditional insurance offerings that covers wellbeing, growth, healthcare and legacy, providing an exceptional living experience to customers and their loved ones.



Diverse Experience

Catering to the needs of different life stages



Membership Alliance

Connecting our "membership alliance" to fully enjoy the extraordinary life experiences



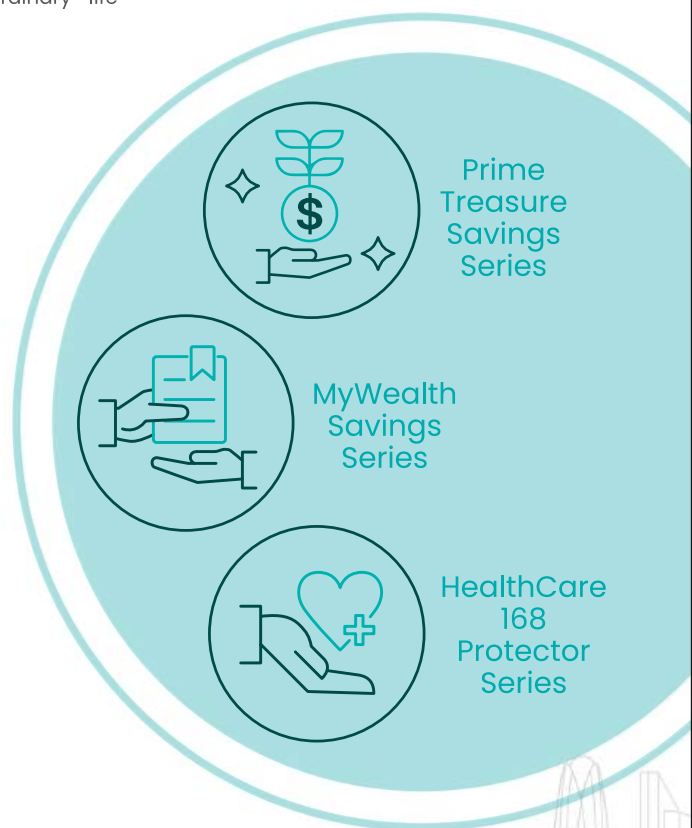
Lifestyle Privileges

Exceptional privileges within our Group's ecosystem

Market-leading Innovative Products and Services Head Start

CTF Life is proud of its rich, 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* fulfilment ratio reached 100% or above for a prolonged period of up to 9 years.

* Signature Product Series include "Regent" Series, "Fortune Saver" Series and "HealthCare 168" Series. "up to 9 years" means the fulfilment ratio of annual dividend / terminal dividend / terminal bonus / reversionary bonus data is 100% or above as of 2015 – 2023.



Professional Talent Development

Striving to provide an excellent financial talent platform, we are offering a 360-degree platform on talent recruitment, one-stop training and development to help life planners maximize their potential.

Recruitment

Recruiting high-caliber talents through multi-dimension activities and help them build a fruitful career.

Training

All-round curriculum with distinctive learning track and comprehensive courses to enhance professional knowledge and skills.

Development

Encourage team-building and cultivate industry leaders through nurturing programs, performance monitoring.

Create Value
Beyond Career

