

Year in *Review*

Growing with Hong Kong

125 years of continuous commitment



Why *Manulife*

No.1

MPF service provider in Hong Kong ¹

No.1

Customer Satisfaction Insurance Brand ²
in Hong Kong for 4 consecutive years

No.1

Brand Advocacy for Hong Kong Insurance
Sector³ for 4 consecutive years

Longest-continuous insurer

Canada's first Prime Minister, Sir John A.
MacDonald, was the company's first President.

We are the longest continuously operating life
insurer in Hong Kong offering a comprehensive
product range: individual, group life and health
plans, MPF, mutual funds, and wealth
management solutions

Publicly listed

A leading Canada-based financial services
group publicly listed on the Toronto, New York,
Philippine and Hong Kong stock exchanges

¹ MPF market share is measured by share of assets under management (AUM) by
scheme sponsor.
Source: Mercer MPF Market Shares Report as at June 30, 2022.

² YouGov Brand Tracking during 2018 - 2021.

³ YouGov Brand Tracking during 2018 - 2021.

Our Corporate Video



Manulife Investment Overview

Global investment is what we do to create
sustainable value for you



125 Years of *Continuous Commitment*



Longstanding history

Manulife is Hong Kong's **longest continuously operating life insurer**. We've been growing and standing with Hongkongers for 125 years.

Making every day better

Experts in health and retirement, we aim to make decisions easier and lives better for those we serve. Our expanding agency force is serving about **1 in 3 people in Hong Kong[#]** every day.

Growth ambition

We are well-positioned to realize our **Greater Bay Area (GBA)** vision for existing and future customers, in the context of expanding opportunities in the GBA as well as meeting the growing insurance needs in the region.

 [View our stories](#)



2021 was a winning year for Manulife. With tremendous passion and commitment, we emerged an **industry leader with sustained growth** as we further expanded our agency force and remained relentlessly focused on making every day better for our customers. In celebrating our 125th anniversary in Hong Kong, we have our sights set on accelerating digitization to ensure an even better customer experience and exceptional services across the **Greater Bay Area**.

I'm encouraged by our plans for the coming year and the leading role we aim to take in contributing to Hong Kong's post-pandemic recovery and a community more resilient than ever.

Damien Green

President and Chief Executive Officer, Manulife Asia



Performance Overview

Total New Premium

~HK\$30.3B

No.1 market share

No. of policy issued
(issued in HKD)

~99,000

No.1 market share

ILAS New Premium

~HK\$11.1B*

No.1 market share

No. of customers

2.4M

#Around 1 in 3 people in HK are our customers

No. of agents

11,600+

Record high

Financial figures are for 2021 full year. ILAS - Investment-linked assurance scheme. *Figure is approximate and rounded up to the next decimal.

Source: Calculation based on Provisional Statistics on Hong Kong Long Term Insurance Business (Classes A to F) 2021 published by the Insurance Authority.

Calculated based on the provisional Hong Kong population figure of 7.4 million as at the end of 2021 published by the Census and Statistics Department of HKSAR.

Claims Figures



Payments to Customers

For insurance, the claims procedure is the moment of truth highlighting the value of protection. Manulife paid out more than **HK\$4.2 billion** under individual insurance claims in 2021.



Hospital Claims

**HK\$
2.379B+**

Total amount paid



Critical Illness Claims

**HK\$
737M+**

Total amount paid



Accident Claims

**HK\$
113M+**

Total amount paid



Death Claims

**HK\$
1.054B+**

Total amount paid

The above claims include both Hong Kong and Macau policies

Highlights of the Year

Health & Life Protection

Live better, protect better and care better – Simply better health



- **Manulife MOVE** – Encourages you to build a healthier life and live better by linking your daily activity levels to premium discounts.
- **ManuPremier Protector and ManuElite Protector life protection plans** – Lifelong protection plans that offer long-term savings potential through a non-guaranteed terminal bonus.
- **CareGuard Critical Illness Benefit** – A supplementary benefit offering customers the flexibility to choose essential or well-rounded critical illness protection. The plan comes with an innovative complex surgery benefit.
- **New holistic Medical Professional Support Service** – A strategic partnership with CUHK Medical Centre to provide customers with priority access to specialists in oncology. A personalized Medical Case Manager with a professional medical background or a qualified nurse will be assigned to help you through cancer treatment with personalized care.
- **Partnership with Hong Kong Baptist Hospital for better care** – Provides customers with access to a new and advanced day medical centre and expanded smart healthcare services, including cashless medical checkups, day endoscopies and imaging services.

Remark: The content of the above does not contain the full terms of the policies or services, and the full terms can be found in the policy or service document.

Highlights of the Year

Health & Life Protection

Live better, protect better and care better – Simply better health



On ManuBright Care 2 Plus:

Bloomberg Businessweek Financial Institution Awards
– Excellence Award - Critical Illness Protection (2022 and 2021)
– Excellence Award - Product Innovation (2021)

iMoney Insurance Excellence Awards 2021

- Best Critical Illness Protection
- Best Innovative Product

On Manulife's VHIS series :

Bloomberg Businessweek Financial Institution Awards 2022 and 2021
– Outstanding Award - Medical Care

iMoney Insurance Excellence Awards 2021
– Best Voluntary Health Insurance Scheme

Headline No.1 Awards 2021
– No.1 Voluntary Health Insurance Scheme

01 Gold Medal Awards 2021 by HK01
– Excellence Award of Voluntary Health Insurance Scheme

On Manulife Supreme VHIS Flexi Plan:

Bloomberg Businessweek Financial Institution Awards 2022 and 2021
– Outstanding Award for Voluntary Health Insurance Scheme

Metro Finance Greater Bay Area Insurance Awards 2021
– Outstanding Voluntary Health Insurance Scheme Award

iMoney Insurance Excellence Awards 2021
– Best Medical Product

On Manulife's CI protection:

Headline No. 1 Awards 2021
– No. 1 Critical Illness Protection

On group life and health insurance:

Bloomberg Businessweek Financial Institution Awards 2021
– Outstanding Award - Employee Benefit (Product)

ManuPremier Protector/ManuElite Protector:

Bloomberg Businessweek Financial Institution Awards 2022
– Excellence Award - Life Insurance

Highlights of the Year

Retirement

Successful *planning* strategies for retirement income



- **No. 1 MPF provider and top achievement in 2021** – Manulife's market share reached 27% based on AUM and remained No. 1 as at end of December 2021¹, and one of our MPF equity funds was the top achiever in the MPF market².
- **Crowned MPF Scheme of the Year for 2021** – Manulife MPF was crowned MPF Scheme of the Year and People's Choice at "The MPF Awards" organized by MPF Ratings³, for our commitment to social responsibility, customer experience and overall investment performance.
- **Manulife Pension 85th Anniversary Fight-COVID Lucky Draw Trio** – We are the first and only MPF provider in the market to launch a fight-COVID lucky draw to encourage MPF customers to get inoculated. More than HK\$8.5 million worth of bonus unit rebates were given out as prizes.

¹ MPF market share is measured by share of assets under management (AUM) by scheme sponsor.
Source: Mercer MPF Market Shares Report as at December 31, 2021

² Source: Lipper Report as of December 2021

³ Source: **The 2022 MPF Awards**. Note: The above awards are for reference only. The awards were based on the respective organizations' selection criteria. Investment involves risk. Past performance is not indicative of future performance.

On ManuGrand Saver 2 & ManuImperial Saver 2:

Bloomberg Businessweek Financial Institution Awards
– Outstanding Award - Savings Plan (2022)
– Excellence Award - Savings Plan (2021)

iMoney Insurance Excellence Awards 2021
– Best Legacy Planning

On ManuLeisure Deferred Annuity:

Bloomberg Businessweek Financial Institution Awards 2022 and 2021

– Excellence Award - Qualifying Deferred Annuity

GBA Insurance Awards 2022 and 2021

– Outstanding Deferred Annuity Product Award

iMoney Insurance Excellence Awards 2021

– Best Deferred Annuity Product

Highlights of the Year

Retirement

Successful *planning* strategies for retirement income



On La Vie 2 & ManuCentury:

iMoney Insurance Excellence Awards 2021
– Best Savings Product

On Manulife's QDAP:

01 Gold Medal Awards 2021 by HK01
– Excellence Award of Deferred Annuity Products

Headline No. 1 Awards 2021
– No. 1 Qualifying Deferred Annuity Policy

On Manulife's savings series:

01 Gold Medal Awards 2021 by HK01
– Excellence Award of Saving Insurance Products

Headline No. 1 Awards 2021
– No. 1 Savings Insurance

On Manulife's ILAS products:

Metro Finance Greater Bay Area Insurance Awards 2022
– Outstanding Investment-Linked Life Product Award

Bloomberg Businessweek Financial Institution Awards 2022
– Outstanding Award-Life & Wealth Management Insurance
(Product/Service)

01 Gold Medal Awards 2021 by HK01
– Excellence Award of Investment-Linked Assurance Products

Headline No. 1 Awards 2021
– No. 1 Investment Linked Assurance Scheme

On Manulife's Whole-in-One Prime 2:

Bloomberg Businessweek Financial Institution Awards 2021
– Outstanding Award - High Net Worth (Product)

Highlights of the Year

COVID-19 Support

Extra protection when you need it most



- **COVID-19 coverage** – Our **COVID-19 coverage** was enhanced and extended to meet the evolving needs of our customers since the onset of the pandemic, covering vaccination side effects protection, COVID-19 treatments and tests.
- **Donation of test kits** – In partnership with Christian Family Service Centre, Manulife was the first insurer in Hong Kong to donate 1,000 COVID-19 rapid antigen test kits for immediate distribution to vulnerable families in Kowloon East in mid-February 2022 when record levels of infection in the city led to a high need for early detection.
- **Vaccination lucky draws** – We gave away 100 insurance premium vouchers worth HK\$1 million in total through a lucky draw to encourage the local community to get the Covid-19 jab. Separately, we launched the Manulife Pension 85th Anniversary Fight-COVID Lucky Draw Trio to extend vaccination incentives to MPF customers in terms of bonus rebates worth over HK\$8.5 million in total.
- **Outreach vaccination** – Among the first in the insurance and pension sector to support the Hong Kong government's vaccination push, we offered our employees and agents their vaccine doses at the office, with a day off after each jab.

Highlights of the Year

Digitization

Providing simple, convenient experiences *anytime, anywhere*



- Revamped **customer website** – We re-engineered our customer website from the ground up. Now you can easily take control of your accounts with an improved user experience and easier to use interface.
- New **mobile app** for your account needs – Lets you manage your investment funds and MPF accounts from the palm of your hand.
- **ManulifeMOVE** – Award-winning customer program that encourages people to MOVE more to improve their well-being while enjoying premium discounts. This spirit of wellness is brought to the Water World through Manulife's **sponsorship** of Ocean Park's Horizon Cove.

Highlights of the Year

Strategic Investments

Creating *experiences* that generate lasting relationships



- **Prestige Centre**, a premium customer centre opened in Tsim Sha Tsui, underpins our ambitious long-term growth strategy in the city and the Greater Bay Area region.
- **Best-in-class facilities for our agency force** – Strengthened presence in Kowloon East and support for rapid agency force expansion with Grade A office building renamed **Manulife Place**.

Highlights of the Year

Corporate Social Responsibility

Building *healthy and inclusive* communities with everything we do



We were recognized for our social commitments, including the top accolade – **Outstanding Corporate Social Responsibility** at **The Hong Kong Insurance Awards 2021** organized by the Hong Kong Federation of Insurers.

■ Health Voucher Program

Partnered with the Christian Family Service Centre to create the first business-sponsored health voucher charity program in Hong Kong. Up to 2,000 low-income beneficiaries from five under-resourced districts will receive free health screening and consultation services.

[➤ View photos](#)

■ **MOVE for GOOD**

The Spring, Summer and Winter editions of this charity program under ManulifeMOVE rolled out in 2021, with members walking over one billion steps, feeding 2,200 festive meals to those in need, donating 1,000 pairs of sports shoes to under-resourced children, providing ice-skating classes to children with congenital heart diseases and their families, and distributing 1,000 mini-heaters to the elderly living alone with the help of Manulife volunteers.

[➤ View photos](#)

Highlights of the Year

Corporate Social Responsibility

Building *healthy and inclusive* communities with everything we do



■ **Go Paperless Education Aid Program**

A series of workshops on AI and financial literacy were rolled out to under-resourced students in local primary schools. In December, two STEM Experiential Field Trips to Cyberport were organized to give students a unique first-hand experience of AI technology.

[➤ View photos](#)

■ **ManulifeActofKindness campaign**

Manulife gave each of its employees globally CAD\$50 and encouraged them to pay it forward in their local communities during the Christmas season. In Hong Kong, we encouraged staff to donate the charitable sponsorships to support local health and well-being projects as well as to drive economic opportunity.

[➤ View photos](#)

■ **Green Power Hike for environmental causes**

Manulife has supported the Hong Kong Federation of Insurers (HKFI) Cup of Green Power Hike for 18 consecutive years. For 2021 and 2022 (virtual versions), our team achieved the longest cumulative distance for each year (a combined total of about 3,547km) with the most participants in the HKFI Cup.

Professional Advisors



High Agency Growth

Up 9%

Number of agents amounted to over 11,600 by end of 2021, up 9% from 2020 and strongest headcount growth among key agency players in the market

High Performance

🏆 No.1

Agency channel ranked No. 1 in the market by new premiums growth (full year 2021).

Source: Calculation based on Provisional Statistics on Hong Kong Term Insurance Business (Classes A to F) published by the Insurance Authority

➔ [View Agency Awards](#)



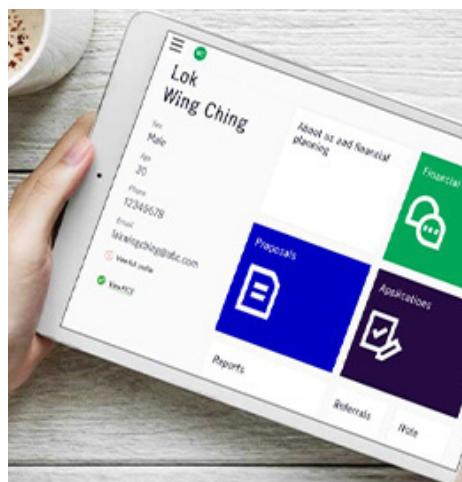
👤 Professional Training

■ Tailored career development platforms

C.E.O. program, M.I.T. (IANG) program and University Program – grooming a successful financial advisor through tailored professional training

■ One-on-one mentorship

A specially assigned Corporate Business Coach providing all-round coaching ranging from sales skills to mental training for new agents



🛠️ Powerful Tools and Resources

■ Electronic point-of-sales tool ("ePOS")

Help facilitate smoother and customized transaction experiences for our customers. Agent adoption rate for ePOS reached 80% by end of 2021.

■ Virtual F2F

Unrivalled convenience and security made possible with Virtual Face-to-face Agency Sales Platform. All individual insurance products (including ILAS) can be bought via this platform.

Customer Stories



Matthew's Story

Agent: Li Ying Chuen, David

Anticipating customers' needs

David's customer, Matthew, runs his own business and intended to only purchase a pure life protection plan. However, David understands emergency cash is especially important for business owners, as adequate cash flow is critical for day-to-day operations. He suggested taking a savings plan as it might accumulate cash value for the customer in the long run. During the global financial crisis, Matthew's business suffered from a temporary liquidity shortage and was on the brink of collapse.

Emergency cash saves one's life

David protected Matthew from bankruptcy. Matthew was grateful and also touched by David's professional analysis and timely support during his crisis. If David were an advisor who just followed the customer's instruction without genuine care for the customer, he might have solely advised on the amount of life coverage requested. However, David put himself in Matthew's shoes and drew on his extensive product knowledge and 28 years of experience to give his customer the best possible solution.

Betsy's Story

Agent: Koo Kwong Tak, Samuel

Helping customers make life-changing decisions

Samuel empathizes with customers planning for retirement because he recognizes they have a lot to consider and are conscious of their budgets. Betsy, Samuel's customer, was retiring and requested to surrender her critical illness policies. Samuel understood Betsy and patiently explained the consequences of the decision, noting as people age, the body is not as strong and the chance of acquiring major illnesses is higher. Drawing on 29 years of experience, Samuel recommended that Betsy address the risks to prevent it from derailing her lifestyle and to sustain her financial security.

Complex financial planning knowledge made easy

Not long afterwards, Betsy was diagnosed with cancer and the claims from the insurance she kept safeguarded her assets from the significant medical costs. Betsy unfortunately passed away. When Samuel met Betsy's family to deliver the claim cheque, the family thanked him for his advice. They realized how great the additional financial burden would have been if Betsy had surrendered the critical illness policy. Samuel was grateful that his advice and perseverance protected Betsy and her beloved family.

Customer Stories

Mr Chan's Story

Agent: Wang Yu Huan, Agassi

Everything starts with trust

Agassi's customer, Mr. Chan, had a tumor in his intestine that he initially ignored and told only his wife. Fortunately, Agassi has always been their trusted advisor and was told about the situation. Agassi, well aware of the potential consequences of an unattended tumor, made Mr. Chan's health and wellbeing priorities. She knew she must take action and tirelessly visited Mr. and Mrs. Chan, addressing Mr. Chan's concerns with facts and references to ensure he was well informed. Mr. Chan finally agreed to undergo an operation.

A role model inspiring 200 professionals

Agassi's determination and passion contributed to her being the first woman to hold the position of Senior Regional Director at Manulife Hong Kong. Her team of 200 professional advisors admire her as a role model. Over the course of her 26-year career in insurance of which 10 are with Manulife, she has been an outstanding leader and an icon in the industry. She believes helping people brings about change and growth. To this end, she leverages her network and influence to improve industry standards and contributes to the betterment of society.

Ling's Story

Agent: Ho Chun Ling

Visiting every hospitalized customer

It is Ling's mandate to visit every customer who is hospitalized even with over 1,000 customers. It is not just a visit to show care and support. She understands the vulnerability and insecurity her customers may feel, and knows how preoccupied they are to know how and what to ask the doctors. Drawing on her 30 years of experience, she helps customers ask the right questions and understand the options available. Nothing is too detailed for Ling when it comes to supporting her customers.

Anticipating customers' needs

There's a difference between an insurance advisor whose only aim is sales and commission, and one who truly cares about their customers. Distinguished insurance advisors build their success by prioritizing their customers' best interests. By empathizing with her customers and holistically taking care of their needs, even those they are unaware of, she helps customers improve their wellbeing. Ling regards each policy as a lifetime commitment, and each cheque as a sincere blessing and comfort from people to their loved ones.

Customer Stories

Karen's Story

Agent: Fung Yee Wan, Antonia

Life is not always as we want it to be

Antonia's customer, Karen, led an idyllic life until her healthy and active husband suddenly passed away while playing basketball. Karen was left in complete shock and suffered a mental breakdown. Her son, in first year university stayed by her side as she slowly recovered. Empathizing with Karen and her son, Antonia immediately reached out to provide companionship, an important support for Karen to cope with this challenging time. The claim was also processed swiftly. As Karen started to regain herself, she suddenly lost her son in an accident. It became torture for Karen to continue living in the same home without her loved ones.

Insurance gives you a new chance in life

After multiple in-depth discussions with Antonia, Karen decided to move to a new city and start a new life. Antonia, who's been with Manulife for 18 years, tried her best to accelerate the claims application and provide companionship and whatever support Karen needed. They realized not only must Karen deal with another brutal loss, but she must also redefine herself. Witnessing Karen's change, Antonia was grateful that insurance offered Karen a chance to start a fresh new chapter in life, and that insurance enabled people to make their own decision and to own their future, making every day better.

Jackie's Story

Agent: Chan Ip, Jackie

A health protection advisor speaking from experience

Jackie was in his early forties and in great health. In June 2017, he noticed pressure building in his chest. With medical coverage, Jackie arranged a thorough health check and was told he required angioplasty immediately. His full critical illness claim largely covered the cost of the operation in a private hospital. In September, he suffered a stroke and was sent to a nearby public hospital. The doctor said Jackie might not have regained consciousness after the stroke without the angioplasty. With his insurance coverage, he transferred to a private hospital to receive a wider range of recovery treatments on a more regular basis.

Strong sense of urgency to get everyone fully covered

After his experience, Jackie developed an even stronger sense of urgency and responsibility to remind everyone around him of the importance of comprehensive insurance coverage. This is especially important as a significant number of his customers are still young and insurance coverage is unlikely to be their priority. Jackie has been with Manulife for 15 years and continues to serve and support his customers, and the customers of his downline advisors, whenever needed. He shares his knowledge and companionship, as he truly understands what their critical illness needs are and how comprehensive coverage could make people's lives better.

Customer Stories

Rico's Story

Agent: Li Kit Mei, Francis, Ho Kam To, Hank

Reinterpreting the role of an insurance agent

Francis' dedication to her job for close to 30 years motivated her son Hank to follow suit and join her team nine years ago. His first task was to handle an application for Manulife's Compassionate Assistance Program. Rico, a 30-year-old new dad, learned he had terminal cancer. While Rico was once fully covered by a life plan and medical policy bought by his parents through Francis in his childhood, he cancelled the protection to save costs after his son was born. In addition to the financial support from Manulife's Compassionate Assistance Program, Hank became a passionate listener, as well as one of Rico's soulmates.

The ultimate value of an insurance policy

During this difficult time, Rico also asked to join Francis and Hank's team to convey a positive message of the insurance industry. Today, Rico's life coverage supports his young son. The story shared by Francis, Hank and Rico is one of celebrating the beauty of life. As simple as helping clients with peace of mind, insurance agents bring love and care to their clients and their loved ones, with their insightful expertise and passion for goodness. An insurance policy, to us, is far more than a paper, a business or lip service – it's a silver lining in every cloud in life.

Carissa's Story

Agent: Lau Sui King, Sarah

Emotional support to someone you care for

Carissa, one of Sarah's customers, lost her parents in her early 20s, which impacted her mental health. During Carissa's challenging period, Sarah offered her care and companionship, bringing a ray of hope into Carissa's life. As Carissa was slowly recovering, she was diagnosed with stage four breast cancer. Carissa felt like she was defeated by life. All the trauma was too much to handle, and she did not have anyone to talk with about her pain. At this time, Sarah unreservedly gave her emotional support, staying by Carissa's side throughout her cancer journey.

Changing the world for one person

Sarah brought her 22 years in the industry to bear, showing Carissa the beauty and joy she is intrinsically endowed with. With Sarah's continuous encouragement and motivation, Carissa gradually stepped out of her sadness and became stronger and more optimistic. Carissa now believes in herself and is starting to appreciate all the beauty in life again. After more than six months battling cancer, Carissa is in remission and starting a fresh new chapter in her life. "Helping one person might not change the world, but it could change the world for one person. Never underestimate the difference you can make," says Sarah.

Customer Stories

Ben's Story

Agent: Lai, Angela

Taking action right away

Angela lives by the motto: "Do it now as later may sometimes become never." Her 15 years in the industry have taught her providing customers with timely service is key as time never waits. This was the case for Ben, the sole bread winner for his young wife and four daughters. Knowing Ben urgently wanted to provide insurance protection for his family, as he recognized the importance, Angela contacted him and learned he worked several jobs a day to support his family. It was difficult to find a time to meet because of Ben's various jobs, but they set up an appointment.

No delay as time never waits

On the day of the appointment, Angela was feeling drained from work and considered cancelling, however, she recalled and empathized with Ben's situation. She met Ben to discuss the details of the insurance policies and he applied for coverage right away. Following up with the company and Ben, the insurance policy was successfully issued very quickly. The day Angela confirmed Ben's policy she learned he was just seriously injured and later passed away. Angela was shocked and saddened yet thankful that her quick follow-up actions had protected Ben's family. All the claims were settled and for the most part relieved the family's financial burden.

Company Awards

Branding and Services



- Excellence Award for insurance Company of the Year
- Excellence Award for MPF Provider of the Year
- Outstanding Award for Integrated Marketing (Product)



- Excellence Award for Insurance Company of the Year
- Excellence Award for MPF Provider of the Year
- Outstanding Award for Integrated Marketing (Product)



- Outstanding Marketing Strategies Award – Integrated Marketing, 2021 and 2022



- Outstanding Integrated Marketing Strategies



- Asia Pacific Stevie Awards 2021
- Gold award for Innovation in Media Relations
 - Bronze award for Most Innovative Communications Team of the Year



- Gold in Best PR Campaign Finance and Insurance
- Gold in Best Internal Comms Strategy
- Silver in Best Integrated Comms
- Silver in Best PR Team



- Gold in Internal Communications
- Bronze in Environmental



- BEST integrated digital campaign in Asia Pacific in 2021

Company Awards

Insurance / MPF



- 4 Excellence Awards in Life Insurance, Critical Illness, Qualifying Deferred Annuity, MPF Product/Service
- 4 Outstanding Awards in Saving Plan, Medical Care, Voluntary Health Insurance, Life & Wealth Management Insurance (Product/Service)



- 5 Excellence Awards (Savings Plan, Medical Care, High Net Worth Product, Integrated Marketing and MPF/Employee's Benefit Service)



- Outstanding Deferred Annuity Product Award
- Outstanding Investment-Linked Life Product Award
- Outstanding MPF / Employee's Benefit Products/Service Award



- 13 MPF awards at the Bloomberg Businessweek/Chinese Top Fund Awards 2021



- 13 MPF-related awards at the BENCHMARK Fund of the Year Awards 2021



- Best MPF Service Provider
- Best Saving Product
- Best Critical Illness Protection
- Best QDAP
- Best Health Protection
- Best Innovative Product
- Best Wealth Accumulation and Legacy Planning
- Best VHIS Product



- Outstanding MPF / Employees' Benefit Product / Service



- No. 1 Voluntary Health Insurance Scheme
- No. 1 Critical Illness Protection
- No. 1 Savings Insurance
- No. 1 MPF Service
- No. 1 QDAP
- No. 1 Investment-Linked Product



2022 Scheme Rating and Awards

- Scheme of the Year 2022
- People's Choice 2022
- Best Employer Experience
- Gold Rating



- Excellence in VHIS Products
- Excellence in QDAP Products
- Excellence in Saving Products
- Excellence in Investment-linked Products

Company Awards

Community and Training



Metro Finance Greater Bay Area Insurance Awards 2021 and 2022

- Outstanding Corporate Social Responsibility Award



- Excellence Award in Training Program of the Year
- Outstanding Award for Corporate Social Responsibility



- Bloomberg Business week Financial Institution Awards 2021
- Outstanding Award for Corporate Social Responsibility



Equal Opportunity Employer Recognition Scheme

- Equal Opportunity Employer (Gender Equality)
- Equal Opportunity Employer (Family Status Equality)
- Equal Opportunity Employer (Racial Equality and Inclusion)



2021 Hong Kong LGBT+ Inclusion Index & Awards

- Gold Standard



2022 Scheme Rating and Awards

- Socially Responsible



- 20 Years Plus Caring Company



- Wastewi\$e label from the Hong Kong Awards for Environmental Excellence



- ERB Manpower Developer Award

