



## 富通保險投資策略 FTLife Investment Strategy

富通保險有限公司（「富通保險」）為新創建集團有限公司（「新創建」）的全資附屬公司。富通保險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：

- 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；
- 保持充足的流動性；以及
- 因應個別保險產品特性管理資產

富通保險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。

FTLife Insurance Company Limited (“FTLife”) is a wholly-owned subsidiary of NWS Holdings Limited (“NWS”). FTLife investment policy 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:

- Control and diversify risk exposures into multiple asset classes, different countries and sectors;
- Maintain adequate liquidity; and
- Manage the assets with respect to the product features

Keeping a close eye on the market, we are actively managing our portfolio and its investment risk in order to optimise investment return.



### 产品投资策略

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。投资工具包括现金、存款、主权债券、公司债券、上市公司股票、基金、私募投资及/或其他投资产品。基于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，对冲过后，残余投资风险可能依然存在。

### Product Investment Strategy

Investment portfolios will be tailor-made based on the features and risk profile of different products. Investment instruments include cash, deposits, sovereign bonds, corporate bonds, listed equities, funds, private investments and/or other investment 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.



### 富通保险投资团队

富通保险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，为富通保险提供全方位的支援。

### FTLife Investment Team

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 FTLife customers.



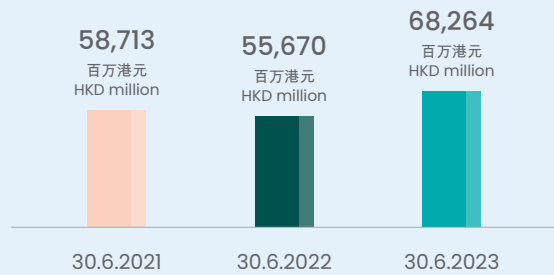
### 与集团协同效应

#### Synergies with the Group

从资产负债管理至策略性投资项目储备，以及在各方业务协作上，富通保险将发挥与集团的协同效应，为公司带来多元化商机，有利富通保险进一步提升对客户的服务能力和核心竞争力，实现持续稳健的长期价值增长。

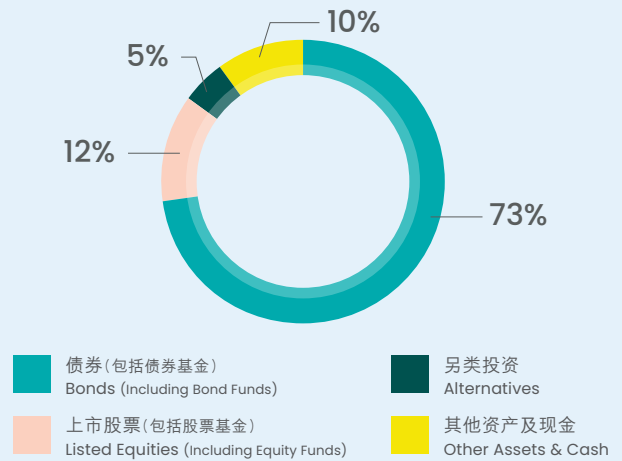
From asset-liability management to strategic investment projects, as well as other business collaboration, FTLife will have the opportunities to create synergies with the Group, thereby further strengthening our customer service capabilities and core competitiveness to achieve steady and sustainable value growth in the long run.

### 总投资组合资产价值 Total Company AUM\*

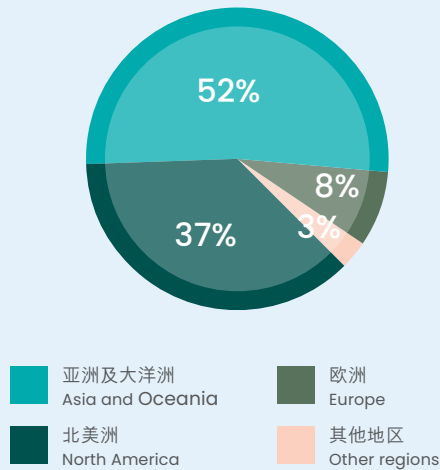


\* 不包括来自投资相连寿险计划的业务  
Exclude Investment-Linked Assurance Scheme business

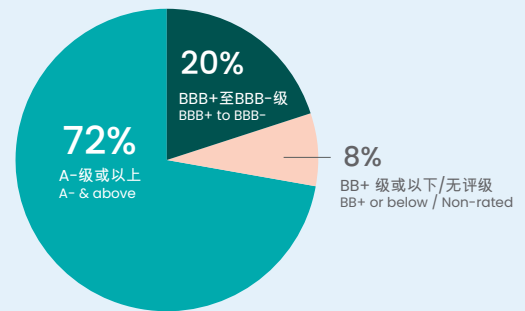
### 资产种类 Asset Type



### 投资地区分布 Geographical Distribution



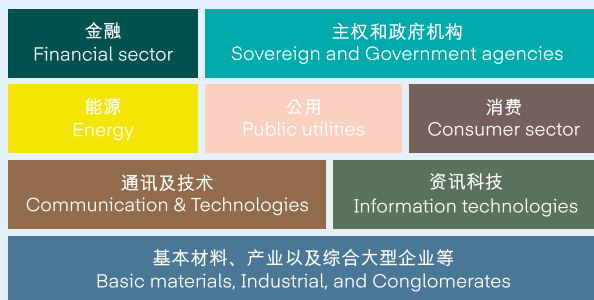
### 债券组合评级分布 Bond Portfolio Credit Rating Distribution



### 投资产业 Industry

投资产业包括

A wide range of industries include:



### 货币类别 Currency Distribution

货币分布方面，投资资产以美元计价为主。

With regard to currency distribution, our invested assets are mainly denominated in USD.

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

富通保险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。

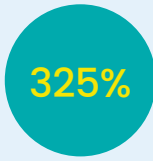
FTLife's financial strength is well-recognised by renowned global rating agencies:



根据惠誉国际于2022年11月及穆迪投资于2023年6月发布之财务实力评级。  
Based on the financial strength ratings announced by Fitch Ratings in November 2022, and Moody's in June 2023.

## 偿付能力远超要求 Strong solvency ratio

富通保险偿付能力充足率(经审核)于2023年6月30日  
FTLife solvency ratio (audited) As at 30 June 2023



根据《保险业条例》，偿付能力充足率指保险公司的可用资本总额与最低监管资本的比率，偿付能力充足率愈高，代表保险公司财务实力愈稳健。监管要求的「最低偿付能力充足率」为不低于150%。  
According to the Insurance Ordinance, the solvency ratio refers to the proportion of insurer's total available capital to the minimum regulatory capital. The higher the solvency ratio, the stronger is the financial position of the insurance company. The minimum regulatory requirement of the "solvency ratio" is 150%.

香港风险为本资本制度的偿付能力充足率约260%\*，远高于香港风险为本资本制度下的100%订明资本要求  
Hong Kong Risk-based Capital (HKRBC) solvency ratio is approximately 260%\*, well above the 100% Prescribed Capital Requirement under HKRBC regime.

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

## 奖项殊荣 Award-winning brand

富通保险在专业管理、产品开发、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。

FTLife is highly recognised in the business community for its excellence in various aspects from management, product development, customer service, brand promotion, to human resources management and corporate social responsibilities.

### 《彭博商业周刊/中文版》金融机构大奖 2023：

- 储蓄计划 - 杰出大奖
- 康健护理及保障 - 杰出大奖
- 年度培训学院 - 杰出大奖
- 数码营销策略 - 杰出大奖

### 《指标》财富管理大奖2022：

- 2022年度保险企业大奖
- 中介人支援 - 同级最佳大奖(连续六年)
- 2022年度培训学院大奖(蝉联)
- 医疗保健产品 - 同级最佳大奖
- 社交媒体互动策略 - 杰出表现奖
- 环境、社会和治理整合 - 优异奖

### 10Life「5星保险大奖2022」：

- 5星储蓄保险奖(财富传承) - 「创世·传家宝」寿险计划 II(尊享版)
- 5星终身危疾保险奖 - 「守护168」危疾保障计划(加强版)
- 5星终身人寿保险奖 - 「按您想」寿险计划(精明版)

### 新城财经台《大湾区保险业大奖2021 - 香港站》：

- 杰出创新产品奖
- 杰出人才培养与发展奖

### 香港财务策划师学会《企业理财教育及ESG领袖(金奖)》2022

### Red Hat 2022 亚太区创新奖 - 数位转型和云原生开发

自2002年计划推出以来，连续21年获香港社会服务联会颁发「商界展关怀」标志

### HR Asia Best Companies to Work for In Asia 2022-2023

### CTGoodjobs「Best HR Awards 2022」：

- 年度雇主 - 杰出大奖
- 最佳培训及发展创新 - 杰出大奖
- 最佳员工投入度策略 - 金奖
- 人力资源评审嘉许状

### 「Employee Experience Awards 2022」：

- 「Best Employee Wellness Strategy」铜奖
- 「Best Employer Branding」铜奖

### Bloomberg Businessweek / Chinese Edition Financial Institution Awards 2023：

- Saving Plan – Outstanding Award
- Health & Protection Product – Outstanding Award
- Training Academy of the Year – Outstanding Award
- Digital Marketing – Outstanding Award

### BENCHMARK Wealth Management Awards 2022：

- Insurance Company of the Year 2022
- Broker Support – Best-in-Class (6th consecutive year)
- Academy of the Year 2022 (2nd consecutive year)
- Health Care Product – Best-in-Class
- Social Media Engagement – Outstanding Achiever
- ESG Integration – Merit

### 10Life 5-Star Insurance Award 2022：

- 5-Star Savings Insurance Award (Legacy) – Regent Elite Insurance Plan II (Premier)
- 5-Star Whole Life Critical Illness Insurance Award – “HealthCare 168 Plus” Critical Illness Protector
- 5-Star Whole Life Protection Insurance Award – “On Your Mind” Insurance Plan (Smart Version)

### Metro Finance GBA Insurance Awards – Hong Kong Region 2021：

- Most Innovative Product Award
- Outstanding Training and Development Award

### IFPHK Corporate Financial Education and ESG Leadership – Gold Award 2022

### Red Hat APAC Innovation Awards 2022：Digital Transformation and Cloud-Native Development

Caring Company Logo awarded by The Hong Kong Council of Social Service for 21 consecutive years since the inception of the programme in 2002

### HR Asia Best Companies to Work for In Asia 2022-2023

### CTGoodjobs Best HR Awards 2022：

- Employer of the Year – Grand
- Best Innovative L&D Initiative Award – Grand
- Best Employee Engagement Strategy Award – Gold
- Certificate of Appreciation

### Employee Experience Awards 2022

- Best Employee Wellness Strategy (Bronze)
- Best Employer Branding (Bronze)

富通保险有限公司  
(于百慕达注册成立之有限公司)

FTLife Insurance Company Limited  
(Incorporated in Bermuda with limited liability)

ftlife.com.hk

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