



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.



產品投資策略

投資團隊會根據不同產品的特色及風險程度而制定不同的投資組合。投資工具包括現金、存款、主權債券、公司債券、上市公司股票、基金、私募投資及/或其他投資產品。基於對市場的長期展望及資產負債狀況，公司可決定以衍生性金融產品及其他對沖工具管理投資風險。但必須留意，對沖過後，殘餘投資風險可能依然存在。

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.



富通保險投資團隊

富通保險的專業投資管理團隊，由多位具有極高專業素質、來自不同文化背景、深諳歐美、香港、中國內地等世界主要投資市場的人士組成。團隊擁有豐富的保險資產管理經驗，對固定收益、股票、另類投資等管理擁有豐富的市場經驗。結合外部具知名度而擁有卓越投資表現的基金經理提供組合管理服務，為富通保險提供全方位的支援。

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.



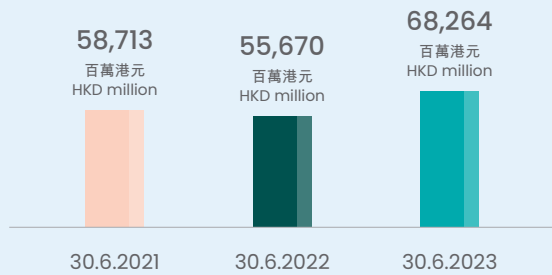
與集團協同效應

Synergies with the Group

從資產負債管理至策略性投資項目儲備，以及在各方業務協作上，富通保險將發揮與集團的協同效應，為公司帶來多元化商機，有利富通保險進一步提升對客戶的服務能力和核心競爭力，實現持續穩健的長期價值增長。

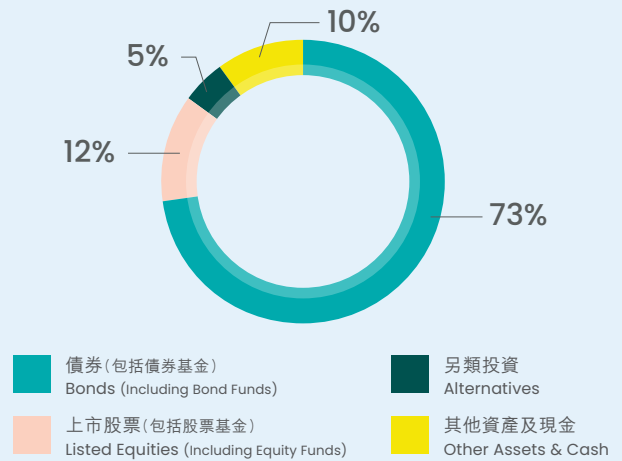
From asset-liability management to strategic investment projects, as well as other business collaboration, FTLife will have the opportunities to create synergies with the Group, thereby further strengthening our customer service capabilities and core competitiveness to achieve steady and sustainable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

總投資組合資產價值 Total Company AUM*

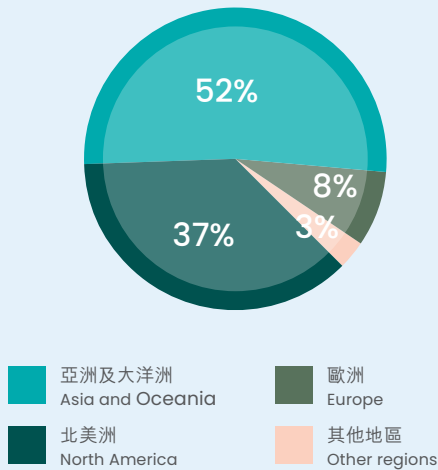


* 不包括來自投資相連壽險計劃的業務
Exclude Investment-Linked Assurance Scheme business

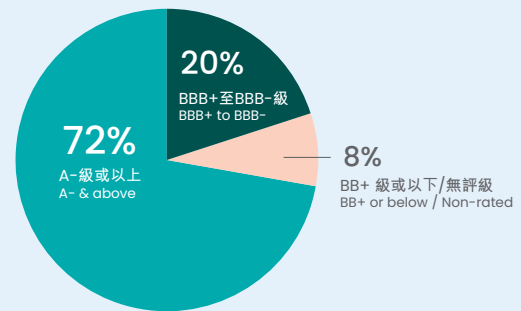
資產種類 Asset Type



投資地區分佈 Geographical Distribution

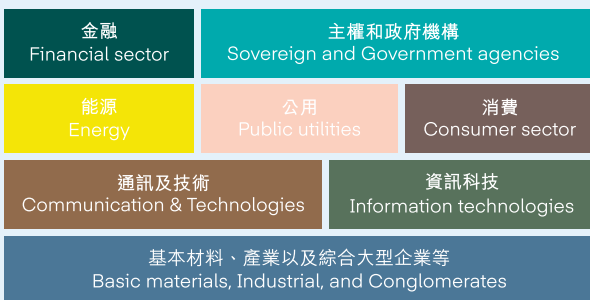


債券組合評級分佈 Bond Portfolio Credit Rating Distribution



投資產業 Industry

投資產業包括
A wide range of industries include:



貨幣類別 Currency Distribution

貨幣分佈方面，投資資產以美元計價為主。

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

國際信譽 信心保證 Top-notch credit ratings

富通保險獲得國際信貸評級機構的高度評價，雄厚財務實力毋庸置疑。

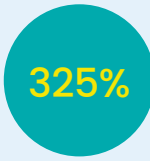
FTLife's financial strength is well-recognised by renowned global rating agencies:



根據惠譽國際於2022年11月及穆迪投資於2023年6月發佈之財務實力評級。
Based on the financial strength ratings announced by Fitch Ratings in November 2022, and Moody's in June 2023.

償付能力遠超要求 Strong solvency ratio

富通保險償付能力充足率(經審核)於2023年6月30日
FTLife solvency ratio (audited) As at 30 June 2023



根據《保險業條例》，償付能力充足率指保險公司的可用資本總額與最低監管資本的比率，償付能力充足率愈高，代表保險公司財務實力愈穩健。監管要求的「最低償付能力充足率」為不低於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%.

香港風險為本資本制度的償付能力充足率約260%*，遠高於香港風險為本資本制度下的100%訂明資本要求
Hong Kong Risk-based Capital (HKRBC) solvency ratio is approximately 260%*, well above the 100% Prescribed Capital Requirement under HKRBC regime.

* 根據內部評估，預期將於2024年下半年生效 * Based on internal assessment, expect to be effective from second half of 2024

獎項殊榮 Award-winning brand

富通保險在專業管理、產品開發、客戶服務、品牌推廣、人力資源管理及企業社會責任方面備受業界推崇。

FTLife is highly respected 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.

《彭博商業周刊/中文版》金融機構大獎 2023：

- 儲蓄計劃 - 傑出大獎
- 康健護理及保障 - 傑出大獎
- 年度培訓學院 - 傑出大獎
- 數碼營銷策略 - 傑出大獎

《指標》財富管理大獎2022：

- 2022年度保險企業大獎
- 中介人支援 - 同級最佳大獎(連續六年)
- 2022年度培訓學院大獎(蟬聯)
- 醫療保健產品 - 同級最佳大獎
- 社交媒體互動策略 - 傑出表現獎
- 環境、社會和治理整合 - 優異獎

10Life「5星保險大獎2022」：

- 5星儲蓄保險獎(財富傳承) - 「創世·傳家寶」壽險計劃II(尊尚版)
- 5星終身危疾保險獎 - 「守護168」危疾保障計劃(加強版)
- 5星終身人壽保險獎 - 「按您想」壽險計劃(精明版)

新城財經台《大灣區保險業大獎2021 - 香港站》：

- 傑出創新產品獎
- 傑出人才培訓與發展獎

香港財務策劃師學會《企業理財教育及ESG領袖(金獎)》2022

Red Hat 2022 亞太區創新獎 - 數位轉型和雲原生開發

自2002年計劃推出以來，連續21年獲香港社會服務聯會頒發「商界展關懷」標誌

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

CTGoodjobs「Best HR Awards 2022」：

- 年度僱主 - 傑出大獎
- 最佳培訓及發展創新 - 傑出大獎
- 最佳員工投入度策略 - 金獎
- 人力資源評審嘉許狀

「Employee Experience Awards 2022」：

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

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)

富通保險有限公司
(於百慕達註冊成立之有限公司)

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

ftlife.com.hk

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