



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」）的全資附屬公司及新世界發展有限公司（「新世界集團」）成員。富通保險的投資策略以穩健著稱，致力達成長遠投資目標，並把投資回報的波動性減至最低。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
- 因應負債情況管理資產

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”) and a member of New World Development Company Limited (“New World Group”). FTLife is known for its prudent investment approach which focuses on long-term investment goals and seeks to minimise volatility in investment return over time. Here are the factors for consideration when we formulate our investment strategies:

- Control and diversify risk exposure into multiple asset classes, different countries and sectors;
- Maintain adequate liquidity; and
- Match assets with liabilities in the course of investment

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



資產配置策略

固定收益類資產是公司核心的投資收益來源，亦是公司償付能力的支柱。同時，我們也會通過其他投資品種創造額外的投資收入，這些投資品種包括股票、基金、另類投資等，以提升持續的投資價值，並為我們的客戶提供可持續的長期投資回報。

Asset Allocation Strategy

Fixed income securities are our primary source of investment income and the foundation of our solvency. Meanwhile, for additional investment income, 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.



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，並與精算團隊一起商討，根據產品的資產負債模式和相應戰術資產配置構建投資組合。

Product Investment Strategy

Our investment team create various tailor-made investment portfolios based on the characteristics and risk profile of different products. They also work closely with the actuaries regarding the products' asset-liability profile, and the creation of the corresponding strategic asset allocation when building the portfolios.



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.



與新世界集團協同效應

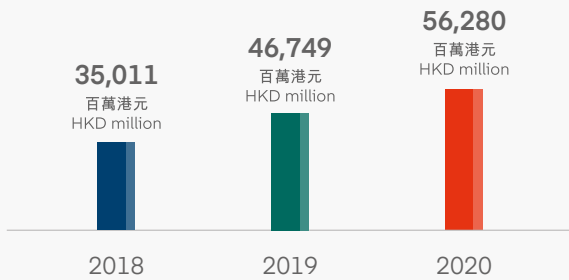
Synergies with New World Group

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，富通保險將發揮與新創建及新世界集團的協同效應，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 NWS and New World Group, thereby further strengthening our customer service capabilities and core competitiveness to achieve steady and sustainable value growth in the long run.

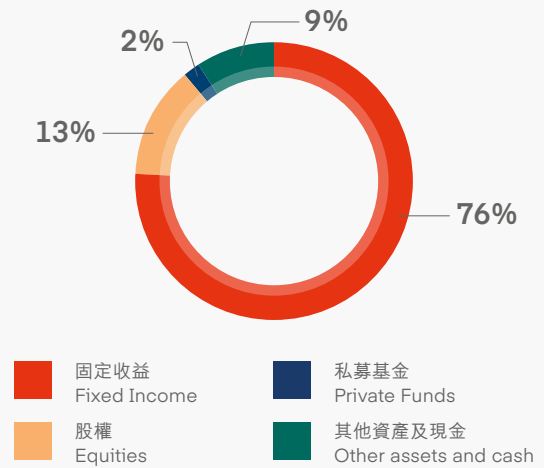
投資組合 Investment Portfolio*

數據截至2020年12月31日
Data as of 31 December 2020

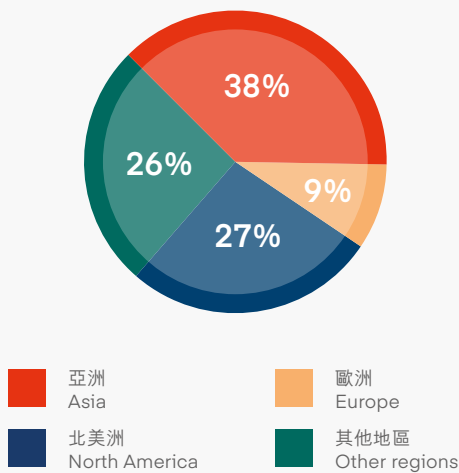


* 不包括來自投資相連壽險計劃的業務
Exclude Investment-Linked Assurance Scheme business

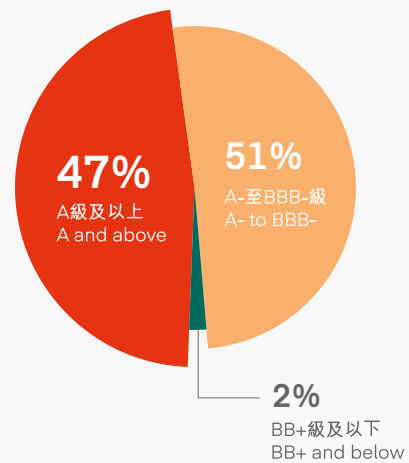
投資種類 Asset Types



投資地理分佈 Geographical Distribution

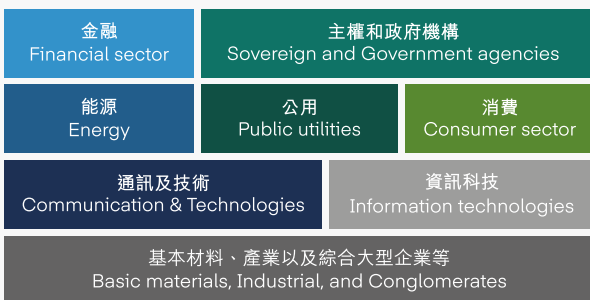


債券評級分佈 Credit Rating Distribution



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:

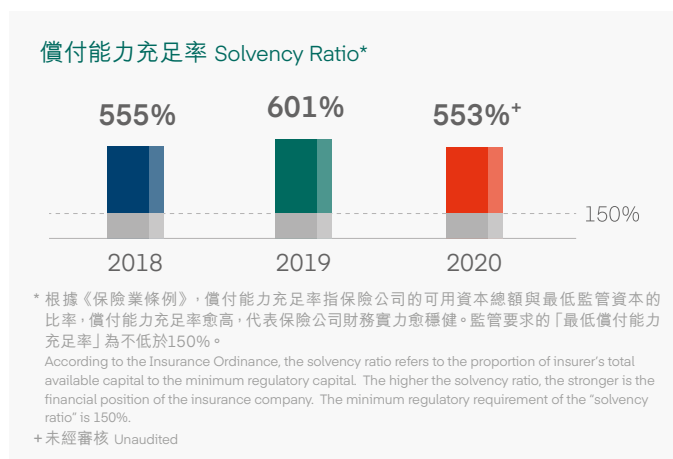


根據惠譽國際於2020年12月及穆迪投資於2021年3月發佈之財務實力評級
Based on the financial strength ratings announced by
Fitch Ratings in December 2020, and Moody's in March 2021.

償付能力遠超監管要求 Solvency far exceeding the regulatory requirement

過去三年，富通保險的償付能力充足率*均保持500%以上，遠高於監管最低要求的150%。

For the past three years, the solvency ratio* of FTLife has remained above 500%, far exceeding the minimum regulatory requirement of 150%.



保費總額持續增長 Robust growth in gross premium

2019及2020年保費總額分別錄得25%及10%強勁增長。

The total gross premium grew substantially by 25% and 10% in 2019 and 2020 respectively.



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、關懷員工及社群方面備受業界推崇。

FTLife is highly respected in the business community for its excellence in various aspects from management, product development, customer service, brand promotion, to caring for our employees and society.

- 《指標》財富管理大獎2017-2020
BENCHMARK Wealth Management Awards 2017-2020
- 《彭博商業周刊/中文版》金融機構大獎2019-2020
Bloomberg Businessweek/Chinese Edition Financial Institution Awards 2019-2020
- 新城財經台《大灣區保險業大獎2019 — 香港站》三項大獎
Metro Finance "GBA Insurance Awards 2019 – Hong Kong Region" - 3 awards
- 2018至2020年中國保險金鐘獎獎 — 最受中國客戶認可美元儲蓄產品及最受中國客戶認可香港重疾產品
The "Most Recognised USD Savings Plan in China" and "Most Recognised Critical Illness Plan (HK) in China" at China Insurance Jindifeng Awards 2018-2020
- 自2002年計劃推出以來，連續19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 19 consecutive years since the inception of the programme in 2002
- 僱員再培訓局連續10年嘉許為「人才企業」(Manpower Developer, MD)，並於2020年升級為「Super MD」
Upgraded by the Employees Retraining Board (ERB) in 2020 to "Super MD" from "Manpower Developer 1st", a title previously held for 10 consecutive years
- 連續兩年獲JobMarket頒發「卓越僱主大獎」(2019年及2020年)
"Employer of Choice Award 2019" and "Employer of Choice Award 2020" by JobMarket
- 獲JobMarket頒發「卓越僱員培訓及發展大獎」(2019年)、「卓越職場文化改進大獎」(2020年)
"Learning & Development Award 2019" and "Workplace Culture Change Award 2020" by JobMarket

富通保險有限公司
(於百慕達註冊成立之有限公司)
新世界集團成員

FTLife Insurance Company Limited
(Incorporated in Bermuda with limited liability)
New World Group Member

ftlife.com.hk

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