

Dear future, We are ready

Corporate Profile 2024

Our purpose

Helping our Clients achieve lifetime financial security and live healthier lives

Sun Life has been rooted in Hong Kong for 132 years since 1892. During this time, we have built up a deep and profound level of experience in wealth planning and protection. Thanks to the legacy and strength of our parent company that started in Canada and now serves Clients across the globe, our unwavering commitment is to put our Clients at the centre of everything we do and be a trusted, lifelong partner. With our heritage of innovation and creativity, we continuously enhance our services, products and customer experiences, to empower our Clients to live their lives to the fullest and be ready to shine with optimism in the future.



Our purpose

Who we are

Latest moves

Awards and accolades

130+ years of pioneering

Lifetime financial security

Our teamwork

Our Client-centric commitment

Building healthier and sustainable communities

Value-added services

Clients' feedback



Established in Canada in 1865
150+ years of history



Leading position
 in the group retirement market¹



HKD 8.03 trillion
 Assets under management²



One of the **World's Top**
 Asset Management Firms³

Offices in **28 markets**⁴
 serving millions globally

58,200 employees⁴

91,700 advisors⁴



High-Net-Worth offerings shine brightly

We take pride in offering multiple solutions for High-Net-Worth (HNW) individuals to ensure we are meeting all their sophisticated needs

The highest sum assured up to
USD 100 million



Ranked 250th
 in the Forbes Global 2000 list of the
 world's strongest enterprises in 2023⁵



Trades on Toronto (TSX), New York (NYSE) and
 the Philippines (PSE) stock exchanges
 (Transaction code: SLF)



Sustainable investment vanguard with distinguished performance

- Selected into Corporate Knights 2024 Global 100 Most Sustainable Corporations for 15 consecutive years, ranking the first among insurance companies in Canada selected⁶
- Received AAA MSCI ESG Rating⁷
- Pioneered ESG Plus research and framework
 - Enabling sustainable investment
 - Or enhancing risk-adjusted returns of Clients assets



Robust financial strength rating⁸

Standard & Poor's	A.M.BEST	DBRS	Moody's
AA	A+	AA	Aa3

Harnessing resilience to drive global leadership

Sun Life Financial Inc. is the holding company of the Sun Life Assurance Company of Canada. It is a leading international financial services organisation providing insurance, wealth and asset management solutions to individuals and corporate Clients.

1. Fraser Pension Universe Report, year-ended December 2023. Source: <https://www.sunlife.com/content/dam/sunlife/regional/global-marketing/documents/com/annual-report-2023-e.pdf>
 2. As of December 31, 2023. Represents a non-IFRS financial measure. For more details, see section M - Non-IFRS Financial Measures in our Management's Discussion and Analysis for the period ended December 31, 2023 ("2023 Annual MD&A").
 3. Sun Life ranks number 31 in the top 100 asset managers in the world by Assets Under Management (AUM) by ADV Ratings as of March 31, 2023. Source: <https://www.advratings.com/top-asset-management-firms>
 4. As of December 31, 2023. Employees represents full-time equivalent employees, temporary employees, and employees in Asia joint ventures. Employees and Advisors are rounded to the nearest hundred.
 5. 2023 Forbes Global 2000. Source: <https://www.forbes.com/global2000/#19be60cd4aa2>
 6. Source: <https://www.corporateknights.com/rankings/global-100-rankings/2024-global-100-rankings/the-20th-annual-global-100/>
 7. Source: MSCI ESG Research, as of July 31, 2023.
 8. Ratings are for Sun Life Assurance Company of Canada, as of April 1, 2024.

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Nurtured in Hong Kong to flourish with innovations

Our unwavering commitment is to put our Clients at the centre of everything we do. With our foresight, we are always well-positioned for the future.


 **1st Multinational**
Life Insurer in HK

 Established in HK
for over 130+ years


 **1 in every 8** people in HK
is a Sun Life Client⁹


 **Leading the industry, Sun Life**

- obtained early approval to adopt the RBC regime
- current solvency ratio is more than twice that required by regulatory requirements, standing at over 200%¹⁰

 **Top 3 MPF** service provider in HK¹¹
Won 45 awards including Sponsor of the Year¹², Intermediary of the Year¹² and Best Group Award - Overall and Equity¹³

 **Parent company top credit**

 Sun Life's MPF ranks
No. 1 in MPF Cumulative Net Asset Growth by Percentage for the Past 10 Years¹⁴

 Won **200+** awards from 2020 - 2024

9. As of January 31, 2024, including life insurance and pensions Clients.

10. A solvency ratio of 100% is the expected minimum requirement for the full implementation of the RBC framework in 2024, and with the early adoption of RBC now, the IA requires insurance companies to have a solvency ratio of at least 150%.

11. Based on assets under management. Source: Mercer MPF Market Shares Report (as at December 31, 2023). MPF refers to Mandatory Provident Fund.

12. Source: BENCHMARK MPF Awards 2023.

13. Source: Hong Kong 2023 Refinitiv Lipper Fund Awards.

14. Source: Gadbury Report – MPF Market Shares and Estimated Net Fund Inflows in the MPF System, Hong Kong (Q3 2013 – Q1 2017) and Mercer MPF Market Shares Report (Q2 2017 – Q3 2023). The cumulative growth by percentage in terms of MPF net assets is calculated by the difference between the MPF net asset market share during Q3 2013 and Q3 2023.

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The benchmark of financial strength: RBC Regime

Attaining industry-leading resilience and robustness to withstand financial crises

Sun Life has obtained approval from the Hong Kong Insurance Authority to adopt the Risk-Based Capital (RBC) regime ahead of schedule, making it one of the few Hong Kong insurance companies to transition to the RBC system earlier than planned. This further confirms its risk management and financial strength.

The Solvency Ratio

An Indicator that measures the financial strength and ability to meet the obligations of an insurance company.

It requires stress testing in four major risk categories, including market risk, insurance risk, counterparty risk, and operational risk.

The minimum requirement for the Hong Kong insurance industry

100%

VS

Sun Life's solvency ratio

>200%¹⁵

This means that Sun Life's solvency ratio has reached a level that is more than twice the regulatory requirement.

15. Source: Sun Life Hong Kong Limited, as of June 30, 2023.

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Leading the way, embracing every possibility

In 2024, Sun Life launched a pioneering new financial planning and family office training programme for high-net-worth (HNW) individuals in collaboration with the School of Professional and Continuing Education at the Hong Kong Hang Seng University ("SPCE HSU"). This is the first programme of its kind in Hong Kong to be jointly organised by an insurance company and a local university. It aims to promote legacy planning for families in Hong Kong and enhance the professional knowledge of industry talent, including Sun Life Hong Kong employees, financial advisors, and brokers.



School of Professional and Continuing Education at the Hong Kong Hang Seng University will provide training courses for Sun Life in the current year, with plans to expand the coverage of the entire training program. This initiative aims to help participants enhance their specialized knowledge and contribute to the overall development of the industry. The course content encompasses various areas related to legacy planning, with a particular focus on the importance of interpersonal relationships in succession and handling family office issues. By establishing good industry standards, it aims to bring greater overall benefits to the local insurance industry and help Clients achieve lifelong financial security and live healthier lives.

Simultaneously, Sun Life will leverage the academic research, data, and analysis of the School of Professional and Continuing Education at HSU and the Chinese Family Succession Research Centre in the areas of family offices and succession. This will strengthen its business development, enhance the professional knowledge of frontline and supporting staff, and optimize services for high-net-worth Clients. These synergies will benefit more consumers in society and bring greater overall benefits to the local insurance industry.

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Crowned with shining accolades



5-Star 10Life Insurance Awards 2024

- Life Insurer of the Year
- 15 5-Star accolades



Sing Tao News Corporation Limited x The Hong Kong Polytechnic University

Outstanding ESG Enterprises Recognition Scheme 2023

- ESG Recommendation Award
- Outstanding ESG Corporate Governance Award



The Hong Kong Federation of Insurers The Hong Kong Insurance Awards 2023

- Most Innovative Product and Service (Life Insurance)
- Outstanding Claims Management
- Outstanding Digital Marketing Campaign



Hong Kong Economic Journal Financial Services Awards of Excellence 2023

- ESG Savings and Insurance



The Hong Kong Council of Social Service

- Caring Company 22nd consecutive year (2002 - 2024)



Hong Kong Economic Times Excellence Awards 2023

- Excellence in Sustainable Wealth Inheritance (Insurance)
- Excellence in Greater Bay Area Insurance Customer Service



Metro Finance

GBA Insurance Awards 2023

- Outstanding Marketing Strategies – ESG



Hong Kong Economic Journal

Corporate Brand Awards of Excellence 2023

- Wealth Inheritance and Saving Insurance Plan Award
- High-End Cross Border Customer Service Experience Award



Sing Tao Daily

Sing Tao Service Awards 2023

- Greater Bay Area Wealth Inheritance Services (Hong Kong)
- Voluntary Health Insurance Scheme



Ming Pao

Awards for Excellence in Finance 2024

- Award for Excellence in GBA Medical Services



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MPF Awards

"The 2023 MPF Awards" by MPF Ratings

- Gold Rated Scheme
- 1 Silver Rated Scheme
- 2 Bronze Rated Schemes
- 10 Consecutive Years of Gold Ratings
- Fast Mover
- Socially Responsible
- Environmentally Responsible

1-Year Consistent Performer

- Bond Fund (RMB)

10-Year Consistent Performer

- Bond Fund (RMB)

15-Year Consistent Performer

- Bond Fund (RMB)
- Equity Fund (HK & China)
- Mixed Asset Fund (41 - 60% Equity)
- Mixed Asset Fund (61 - 80% Equity)
- Mixed Asset Fund (81 - 100% Equity)

20-Year Consistent Performer

- Equity Fund (Asia)
- Bond Fund (RMB)
- Equity Fund (HK & China)
- Mixed Asset Fund (41 - 60% Equity)
- Mixed Asset Fund (61 - 80% Equity)
- Mixed Asset Fund (81 - 100% Equity)



Hong Kong 2023 Refinitiv Lipper Fund Awards



Best Group Award - Overall

The awards recognise outperforming fund groups from across all asset classes, including equity, bond and mixed assets in the specific fund award universe of Hong Kong Pension Funds.

Best Group Award - Equity

The awards recognise outperforming fund groups from specific equity assets in the specific fund award universe of Hong Kong Pension Funds.

Mixed Asset HKD Aggressive - 10 years

Beyond and forward, together as ONE

1865

Sun Life Group is founded earlier than the Canadian government! Mathew Hamilton Gault founds Sun Life Group in Canada with a bold vision: to create an insurance company that would contribute to the economic growth and prosperity of the newly forming country of Canada.



1914

Despite our employees being enrolled in the army during World War I, Sun Life Group continues to pay their salaries and support their families. Sun Life Group also continues to pay dividends to participating policyholders, and the bonuses continues to increase yearly.



The Sun Life Building is established, which is still in use today with more than 1,600 employees working inside.

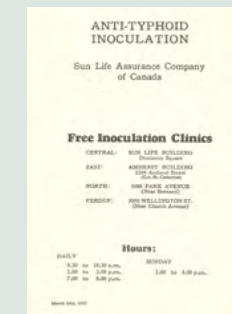
1918 - 1920

After the Spanish flu pandemic, Sun Life Group makes more than USD 2.1 million in compensation, for an average monthly rent of USD 19 at the time.



1927

Public health becomes a joint interest of the Insurer and the Insured. During Typhoid epidemics, Sun Life Group provides free vaccinations to employees, Clients and the public, with over 50,000 people receiving free vaccination.



1940 - 1945

During World War II, London is under attack. The British government secretly entrusts USD 5 billion securities to Sun Life Canadian treasury. It is returned as promised when the war ends. Sun Life Group's stability is proven, and despite all difficulties, Sun Life Group's commitment to Clients remains unchanged.



Sun Life Group is credited with the largest individual subscription for a British war bond campaign with CAD 180 million of Canadian Government bonds in 1944.

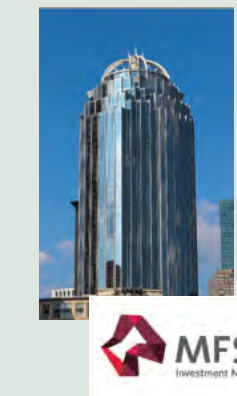


1946

After the destructive war, all policy records in the Manila branch of the Philippines are lost, but Sun Life Group fulfills every promise and pays all claims without any proof.

1982

Sun Life Group acquires Boston-based company, Massachusetts Financial Services (MFS) which is known as a pioneer of mutual funds, with an Assets Under Management (AUM) at USD 560.4 billion (As of 28 February 2023).



1984

Sun Life Group sets its headquarters in Toronto.

1990s

In 1995, Sun Life Group enters the Indonesian market while celebrating the 100th anniversary of the office in the Philippines. A year later, Sun Life Financial International, based in Bermuda, is established to offer products to High-Net-Worth Clients around the world. Sun Life Group returns to India in 1999 to form a joint venture Birla Sun Life with the highly respected Aditya V. Birla Group.



1871

Sun Life Group issues the first participating policy in Canada. Since then, Sun Life Group has been offering dividends and bonuses to participating policyholders every year.

1880

Sun Life Group pioneers the first insurance policy without geographical boundaries. Policyholders are covered regardless of their locations. No matter where you are, you are protected by Sun Life Group!



1892

Sun Life Group begins its worldwide expansion, including Hong Kong in 1892, the U.K. in 1893, and the Philippines and the U.S. in 1895.



At the end of the Qing Dynasty, Sun Life Group enters China, and becomes the first multinational insurance company established in Hong Kong.

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130+ years of pioneering

1865 - 1990s

1999 - 2024

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1999

Sun Life Financial (Hong Kong) Limited is registered in Bermuda.

2000

Shares of Sun Life Group begin trading on the stock exchanges of Toronto, New York, and the Philippines. Over 1 million policyholders around the world receive demutualization benefits.



Sun Life Group also adopts a new brand name - Sun Life Financial, with a brand new corporate logo that combines the sun and the earth.

2001

Policy terms and conditions are lifted for our Clients during this time. Sun Life Group does not consider the events of Sep 11 to fall under an act-of-war exclusion in the policies and pays all valid claims.

2002

Sun Life Everbright Life is established in Tianjin, China, and becomes the first foreign life insurance company in the city.



2005

Sun Life Group is named one of "The Global 100 Most Sustainable Corporates in the World" by Corporate Knights, and thereafter ranks number one among insurance companies in Canada selected for 15 consecutive years.



In the same year, CMG Asia Limited becomes an acquisition of Sun Life.



2008



In the face of the global financial crisis, Sun Life Group remains the world's most competent insurance company with strong capital position and insists on distributing USD 360 million dividends to policyholders.

2012 - 2013

Sun Life Group co-operates with strong local partner PVI Holdings in Vietnam to set up PVI Sun Life in 2012.



In 2013, Sun Life Group enters Malaysia with joint ventures Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad. By that time, Sun Life footprint in Asia includes 16 companies, with 6 local partners across 7 markets.

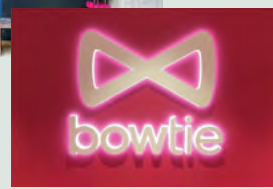
2014

Sun Life Asset Management (HK) Limited is licensed under Securities and Futures Commission (SFC), leveraging the long-standing investment experience to offer private asset class funds and liability-driven investment solutions, with an Assets Under Management (AUM) of HKD 115 billion (As of 28 February 2023).

Sun Life is also one of the top 3 MPF service providers in Hong Kong.



2018



Sun Life becomes the strategic investor of Hong Kong's first virtual insurance company, Bowtie Life Insurance, which also serves as an important milestone in insurance technology development in Hong Kong.

2019

Practicing corporate responsibility, Sun Life Group has donated millions of dollars to support food banks, seniors, and medical services during COVID-19 outbreak.



A series of measures is launched to support Clients during the difficult times, including relaxation on Hospital Income and Hospital Cash Benefit, deferring insurance payment, and an extra HKD 100,000 death benefit in case of unfortunate events. Sun Life also promises a "1-day pledge" that processing of claim applications will be completed within 1 working day.



2020

Opening of the new Head Office and Client Service Centre.

2022

Sun Life has been rooted in Hong Kong for 130 years, becoming the longest-established multinational insurance company in Hong Kong.



Sun Life launches the first ESG-based savings product on the market, winning numerous awards and pushing ESG development in the industry.

*Sun Life Hong Kong Limited's Stellar is the first ESG investing-focused savings insurance plan. This is based on market-conditions as of April 12, 2022 and comparison among other savings insurance plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.

2023

Sun Life and Dah Sing Bank reach a 15-year exclusive bancassurance partnership agreement in Hong Kong.



Receives HKIA's approval on early adoption of Risk-based Capital regime.



2024

Sun Life marks its 132nd anniversary in Hong Kong.

Joins forces with Hang Seng University ICAPE to launch a market-first Financial Planning Course for High-Net-Worth individuals.



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1865 - 1990s
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Lifetime financial security

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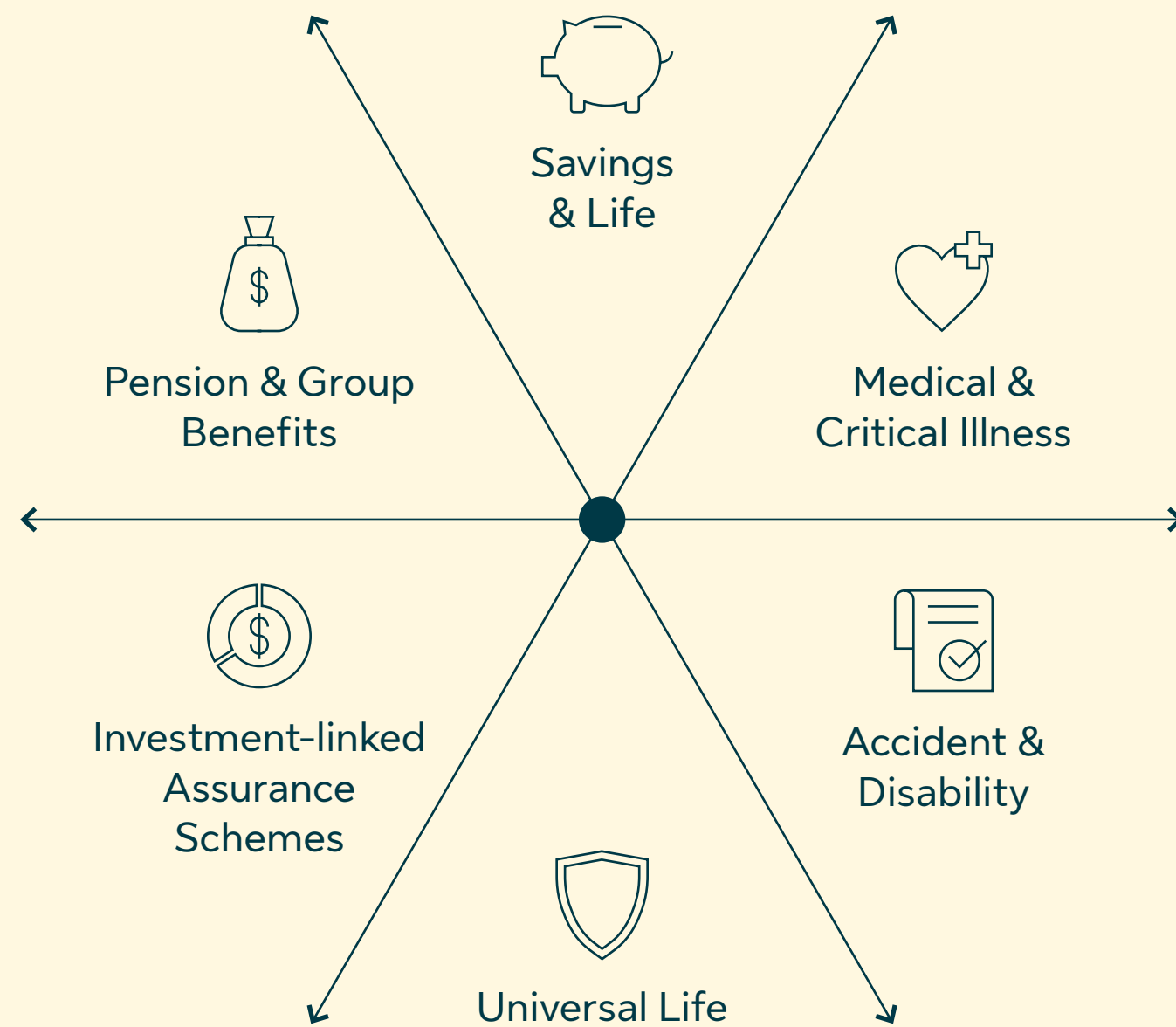
Building healthier and sustainable communities

Value-added services

Clients' feedback

Creating products for every stage of life

To protect our Clients at every stage of their lives, we offer professional financial analysis and insight-based solutions, ranging from savings and life protection, to medical, critical illness, accident and disability benefits, universal life, pensions and group benefits. At Sun Life, we never stop innovating on an ever-wider range of products. So at every moment in our Client's lives, they can work together with us to enjoy a brighter life under the Sun.



The most comprehensive wealth inheritance features in the market



SunJoy Global

SunJoy Global not only offers the widest range of wealth inheritance features in the market, but also offers long-term savings and potential for wealth growth. Coupled with flexible withdrawal options, SunJoy Global fully meets the diverse wealth management needs of our Clients.

The first ESG investing-focused whole life critical illness protection plan in the market



SunWell Series

The SunWell Series, including SunWell Advanced Care, SunWell Supreme Care, and SunWell Essential Care, is the market's first whole life critical illness protection plan focused on ESG investing. It provides comprehensive, customized protection for critical illnesses while highlighting ESG values.

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Fostering excellence, developing expertise

We recognise that people are the cornerstones of our success and continue to encourage our advisors to develop their expertise. We already have a comprehensive compensation and promotion system in place, with the aim to establish our advisors as the “Most Respected Advisor” to create a truly shining team to help our Clients plan for their brighter lives.

Our 4 core values:



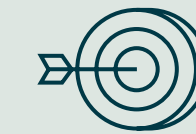
Caring



Professional



Inspiring



Winning

Brighter•Academy

To further enhance our talent pipeline, we have launched the Brighter Academy to build a quality and growing team of financial advisors across Asia, and help them to develop brightly through strategic recruitment, onboarding and development.

Brighter•Gen

Nurtures rookie advisors on onboarding and upskilling

Brighter•PRO

Focuses on nurturing more professional and MDRT advisors

Brighter•Leader

Develops quality agency expansion by promoting agency leaders to recruit and coach their advisors

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Constantly refining, continually improving

Sun Life has always been Client-focused, caring and committed to providing reliable and efficient services. With our deep DNA of innovation, we constantly update and upgrade our services, products and our Client journeys to deliver best-in-market experiences.

The recently introduced digital Assisted Underwriting Tool (AUT) harnesses the power of robotic technology to completely transform the underwriting process. Its primary objective is to offer Clients an effortless and worry-free experience that is significantly more efficient and secure.

16. Applicable to Clients who select the FPS as their payment channel. An FPS account must be held by the policy owner.

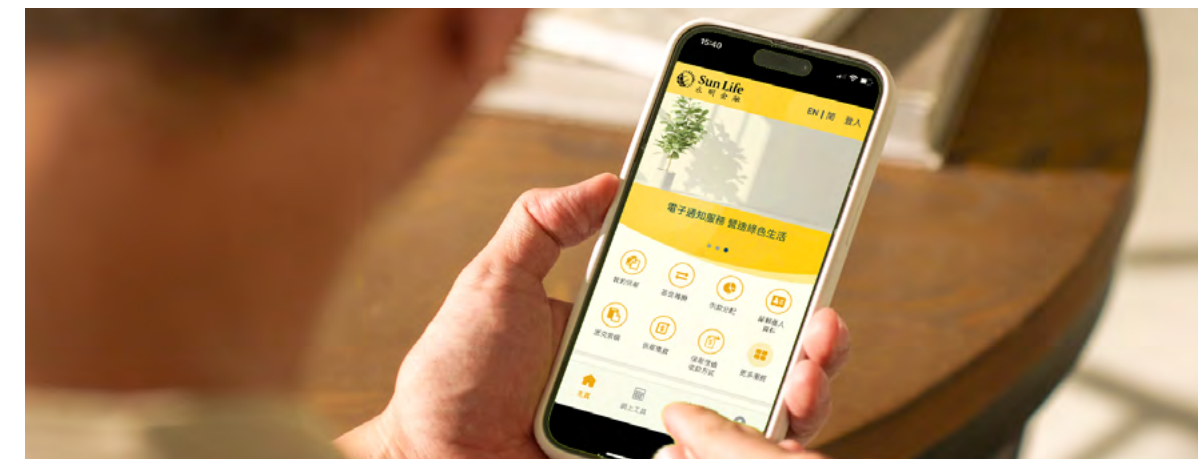
Realizing a truly mobile insurance system

My Sun Life HK

This app consolidates all the details of every Client's policy, including the investment-linked fund prices under their investment-linked plans (ILAS) and savings at their fingertips. It also enables Clients to make claims, and change their personal information and instructions quickly and easily all in one place.



- ✓ **Submit a Fund Switching Request**
- ✓ **Change Premium Allocation**
- ✓ **Set up a Standing Instruction**
- ✓ **Update Your Personal Information**
- ✓ **Make a Claim**
- ✓ **Access Your Policy Documents at any time**



Taking Client satisfaction to another level

The recently launched eKYC functionality integrates advanced biometric recognition and artificial intelligence technology to establish a secure verification process for Clients. Whenever a large amount of policy value is withdrawn, we initiate an independent verification procedure from the backend to authenticate the Client's identity. By utilizing intelligent matching algorithms, we ensure the protection of our Clients' interests while upholding the highest level of security.

Opening new payment methods

Using the Hong Kong Monetary Authority's fast payment system, "FPS", as the payment method, distributing payments from policies¹⁶ to provide greater convenience for our Clients.



Prestige Client service centre, "Sun Gateway"

The Sun Gateway prestige Client service centre blends one-stop services and ESG-inspired design to deliver excellent experience, catering to our Clients' evolving needs on wealth management and protection at different stages of their lives. A dedicated team of onsite financial advisors and Client service representatives provide Clients with all-round support including rapid identity verification, policy enquiries, underwriting and payment and claim settlements that can fully satisfy the needs of our Clients.

The Sun Gateway occupies over 23,000 sq. ft. in the prime district of Tsim Sha Tsui on Canton Road. It is close to numerous large-scale shopping malls. This superior location offers many convenient transportation options, and is only 30 minutes from Shenzhen by high-speed rail, making it highly convenient for Clients from mainland China. The centre features multiple meeting rooms, spacious multi-functional areas, and a leisure zone. With state-of-the-art facilities, it offers a commanding view of the Victoria Harbour with a 180-degree panoramic vista, providing an extraordinary experience for Clients.

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Building healthier and sustainable communities

Our focus on sustainability helps us bring our company purpose to life, and is central to our business strategy.



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Promoting community awareness of diabetes

Sun Life is focused on promoting the awareness, prevention, care and research of diabetes to help build stronger and healthier communities. We are committed to slowing the advance of diabetes and its related complications by working with local communities and supporting initiatives to improve the health and wellness of our Clients, employees and the community.



Title sponsoring "Move for Maggie's"

Fund raised were used to support Maggie's Centre in providing complimentary professional cancer caring services, with a focus on enhancing the physical and mental health as well as the quality of life for cancer patients and their families.

Title-sponsoring sports events

To encourage the public to lead healthy lives, Sun Life has been the title sponsor of a series of sports events such as the Sun Life Resolution Run, the Minions Run Hong Kong 2022, the Sun Life Stanley International Dragon Boat Championships and the Pokémon Run Hong Kong 2024.



Fulfilling corporate commitments

In recognition of our ongoing commitment to being an outstanding corporation, we achieved the "Caring Company" Recognition from the Hong Kong Council of Social Service for the 22nd consecutive year in 2024.



Stay tuned with positive vibes at the "Sun-Live Concert 2023"

Sun Life proudly presented the "Sun-Live Concert 2023," featuring a line-up of popular young local singers and bands including CY Chan Chung Chak, Hung Ka Ho, ANSONBEAN, and ToNick, along with special guest MC Cheung Tin Fu. Together, they delivered an exhilarating performance and injected an exciting surge of positive energy into the city that aligns with our brand's optimistic image.

Driven by innovation for better offerings

Introducing Hong Kong's unique eSunPro one-stop healthcare solution



Offering First-in-market¹⁷ Comprehensive Genomic Profiling, Local Urgent Care, as well as Cancer and Stroke Family Support Programme and more.

- ✓ 24/7 medical support services
- ✓ Local Urgent Care
- ✓ AdvicePro (Face-to-face Second Medical Opinion Service)
- ✓ Cashless Arrangement Service
- ✓ Mainland China VIP Medical Navigation Service



Remark: Terms and conditions apply to eSunPro. These services are provided by a third-party company and are not guaranteed. Unless otherwise specified such service is to be covered by Sun Life Hong Kong free of charge, we cover the cost for the administrative support of the above services for the insured of the applicable product(s) only, all the actual costs of the services (if any) referred to or arranged for the insured shall be borne by the policy holder. Sun Life will change the content from time to time and reserves the final rights. eSunPro only assists Clients with administrative services such as medical appointments, the provision of such services is not guaranteed. Sun Life will not provide any health or medical advice. Services may vary depending on the medical or critical illness plan owned by the Client. For details, please refer to the Quick Guide to Sun Life Value-added Services, insurance coverage and notices from the medical service provider.

Proactively expanding Greater Bay Area medical solutions and leading the industry with enhanced cashless payment services¹⁸ upon discharge from hospital:



- In line with the trend of greater mobility between residents of mainland China and Hong Kong, we are expanding our medical solutions for the Guangdong-Hong Kong-Macao Greater Bay Area. These include broadening the list of designated hospitals in mainland China, significantly increasing the coverage to over 4,200 hospitals across all of mainland China, encompassing all Level III hospitals (special, first-class, second-class, and third-class) and all Level II hospitals in 21 designated cities (including all nine Greater Bay Area mainland cities), as well as selected private hospitals.
- At the same time, we are enhancing our market-leading cashless payment arrangements upon discharge, extending them to include all Level III public hospitals across mainland China and all Level II public hospitals within the Greater Bay Area, with nearly 2,000 hospitals listed. The service is primarily targeted at Hong Kong residents intending to work or retire in mainland China and mainland residents who frequently travel to Hong Kong, thus helping to address the growing demand for cross-border medical services.

17. As of April 1, 2023, compared with the value-added services of major insurance companies in Hong Kong, the provision of free comprehensive cancer genetic testing is a market-first value-added service.
 18. Prior approval of eligibility required. Once approved, the insured is entitled for the cashless hospitalization and cashless day case surgery after 180 calendar days' waiting period from the Policy effective date or the date of reinstatement, whichever is the later. Clients may be required to settle the deductible and/or shortfall in your medical bill (if any). Applicable products for Cashless Arrangement Service: WeHealth Preferred, WeHealth Prestige, SunHealth Medical Essential, Sun Health Medical Premier, and BRIGHT Superb Health.

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Sincere Client feedback for sincere services

Customer support is a work that fills us with great pride, whether it's inquiring about plan details, applying for policy services, or needing claims assistance we are always on call, handling matter with a sincere attitude. Here are some genuine feedback from Sun Life's esteemed customers:

To Katherine & all Cashiering Counter Team.
 Your team is always helpful kind & sincere.
 Your team is a great support to our everyday business, providing payment solutions to our client.
 Keep up your good work & we all love to see your smiles!
 Cheers,
 Ng Yee Tin
 17-11-2023

Dear Sir,
 本人是位長者。查詢問題時，
 得到一位 Gary 清楚細心詳盡
 解答！非常感謝。值得讚許！
 Sun Life
 17-11-2023

30.10.2023
 稱讚揚 Mr. Kurt 的服務
 態度和細心解釋所需問題。
 讓客人感到被重視及
 尊重。
 多謝李先生。

本人於 2023 年 9 月 20 日到永明客戶服務中心，
 申請保單復效。由查詢職員 Mandy 服務期間
 Mandy 盡責有禮，而耐心處理本人保單的問題，因此
 本人希望在此衷心謝她的幫助。
 姓名：國偉
 日期：20/9/2023

致永明各同事：
 2023 年即將過去在此我特別想感謝永明各同事之精
 力支持。永明管理環境令顧客進入永明大廈開始能感受到
 周到和起情之服務。讓客人感覺賓至如歸。
 永明之同事工作也是細心入微。每次都耐心幫我們解決棘
 手問題。感恩所有前台櫃檯及收銀員的同事 2023 年之付出。
 千言萬語道不盡一句感謝!!! 希望 2024 大家更上一层楼。越來越好
 Ng 敬上

多謝 Elaine 的詳細解釋，
 令我更加了解我的保單狀況，
 又有關我個人保單內的各項
 保費的情況。
 謹此致謝及多謝她們
 服務。
 2023 年 8 月 12 日
 保單持有人
 華生

永明管的咖啡不需要落糖，
 因為同事的笑容已甜入人心！
 From: Linus
 and
 Dennis

敬啟者 -
 第一次前來客戶服務中心，環境
 優美。對客戶服務亦非常小題大做。服務周到
 對我詳細耐心解釋得很清楚。令我明白
 這十年的保單保障。繼續保留。感謝
 如此體貼的服務。
 寶龍
 2024-2-23

Dear SunLife Team
 感謝 SunLife 各位同事平時的工作。我們每次到臨
 瑞滿城口櫃，永明同事總是笑口迎人，給人一種親切感覺。
 特別感謝在 1 月 17 號星期六，當時永明中心已關閉，
 下午的 4 點 55 分我們站客戶到達永明中心櫃檯，
 Cashier 特別處理客戶完成復效保單。客戶對此協助
 感到非常開心！特此感謝永明同事一直來的協助

Commitment
 "is when it may concern"
 I would like to take this
 opportunity to express my
 appreciation of your staff
 who assisted me on the
 Policy of your esteemed Company
 * Xiao Elaine
 who has really impressed me
 with her friendly assistance and
 in showing her courtesy
 in her well trained
 professional way!!
 I am so impressed
 with the way she
 handles her successful client
 & with Sun Life too!!
 With all kind regards
 Jimmy
 10/Nov/2023

致永明營的團隊
 感謝你們一直以來默默的付出。你們的因
 心專業的服務令永明的客眼體驗屬行業中的
 頂尖。全賴你們的努力和用心。令來自海外的
 合作方和客戶更放心投保永明。你們積極的
 態度和滿滿的熱情也同樣將我融化。
 Schofield

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130+ years of pioneering

Lifetime financial security

Our teamwork

Our Client-centric commitment

Building healthier and sustainable communities

Value-added services

Clients' feedback

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