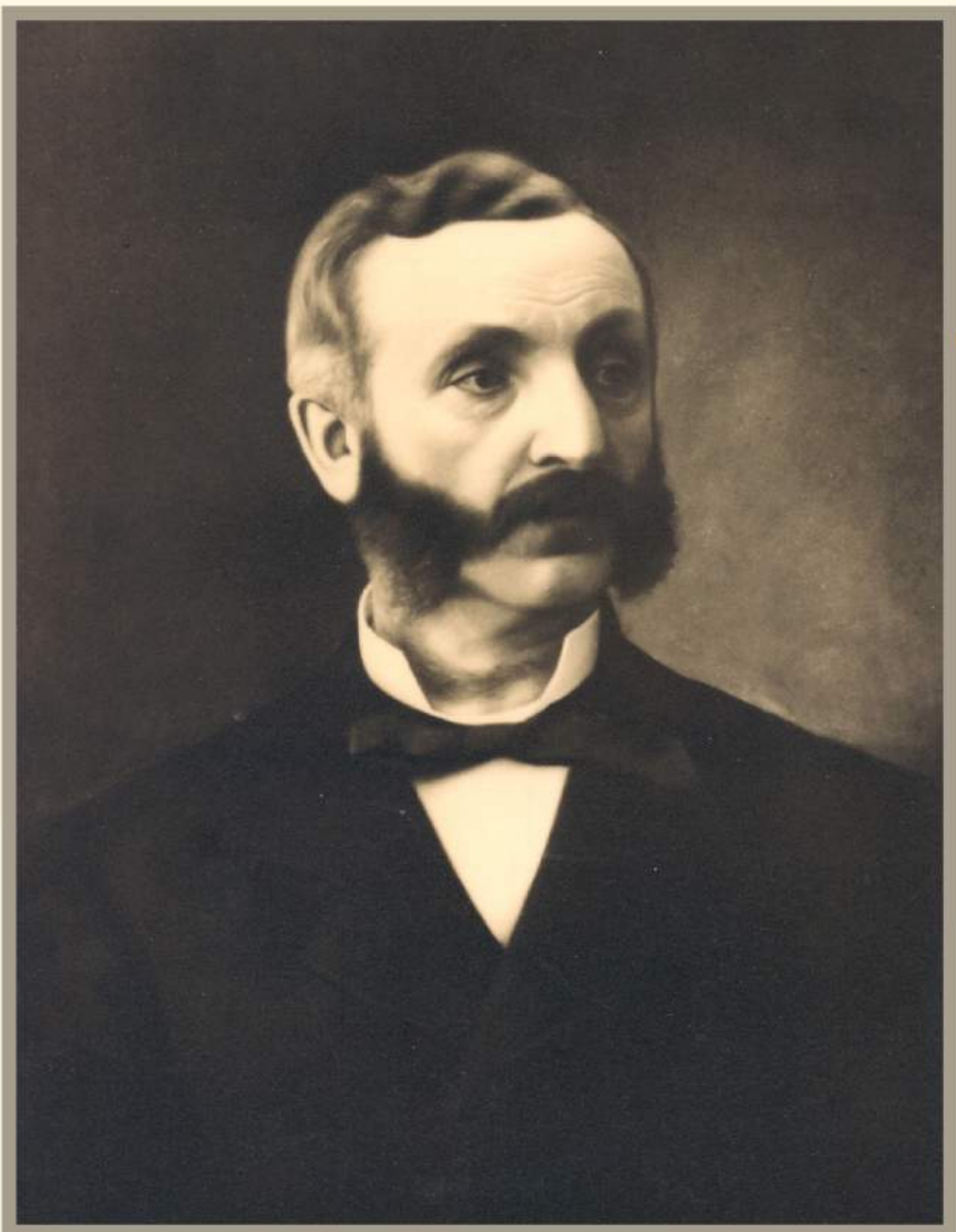


Beyond and Forward, Together as ONE

昂首同行 超越世紀



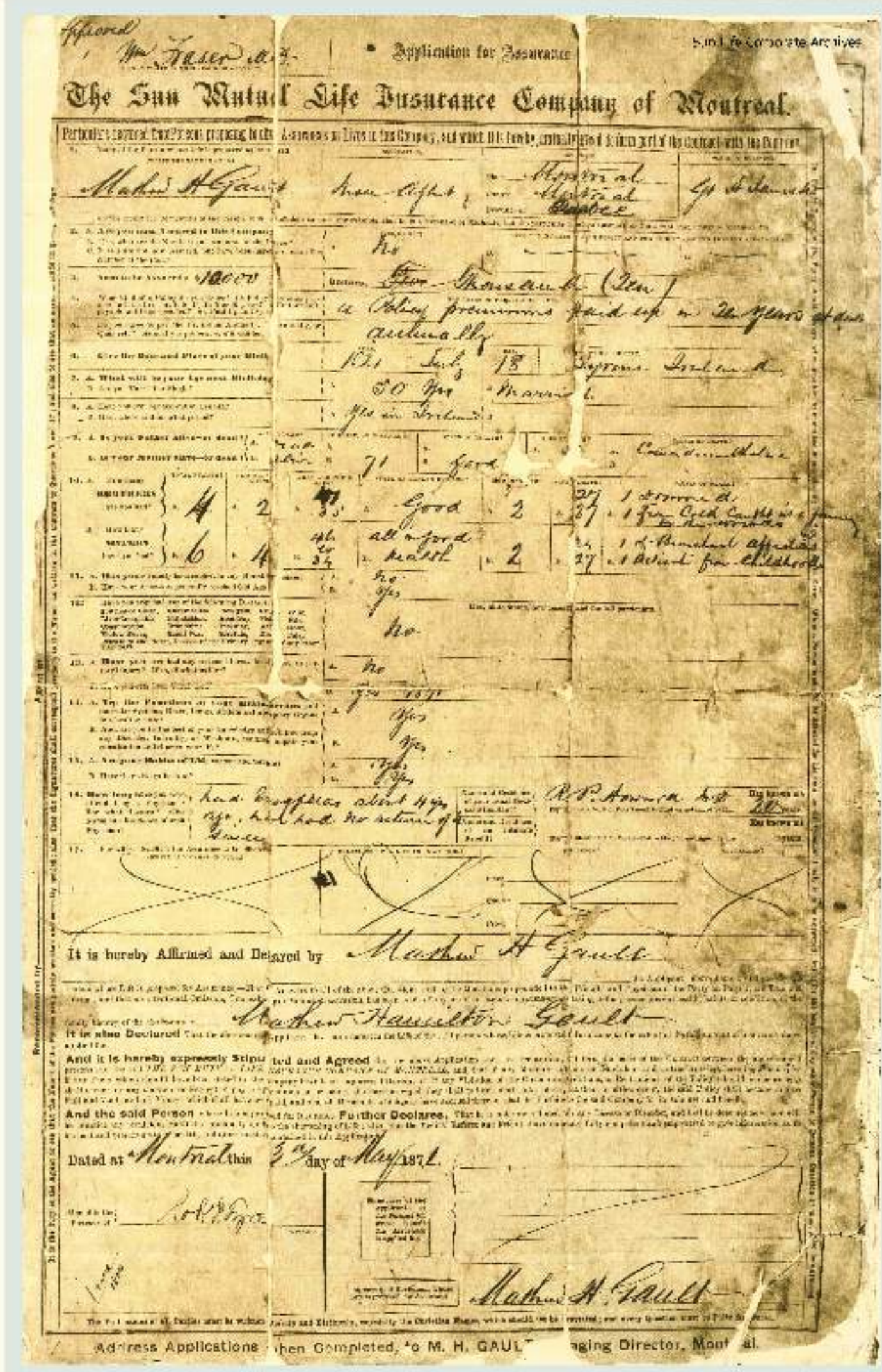
1865

The Start-up of Sun Life

Sun Life is founded earlier than the Canadian government! Mathew Hamilton Gault founds Sun Life 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.

Sun Life永明「初創」

Sun Life永明成立比加拿大政府更早!當年 Mathew Hamilton Gault 抱持大膽想法,以創立一間可貢獻加拿大新興經濟,促進國家繁榮的保險公司為目標,於是在當地成立了Sun Life永明。



1871

The First Participating Policy in Canadian History is Issued

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

加拿大史上 第一份分紅保單誕生

Sun Life永明簽發了在加拿大的首份分紅保單。自此之後, Sun Life永明每年都會向分紅保單持有人派發紅利。

1880

The First Boundaryless Insurance Policy

Sun Life 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!

首張無地域界限保單

Sun Life 永明突破地域界限,推出了第一張不受地域界限影響的保單,保單持有人於異地亦可得到保障,無論身在何處,都有Sun Life 永明守護左右!



1892

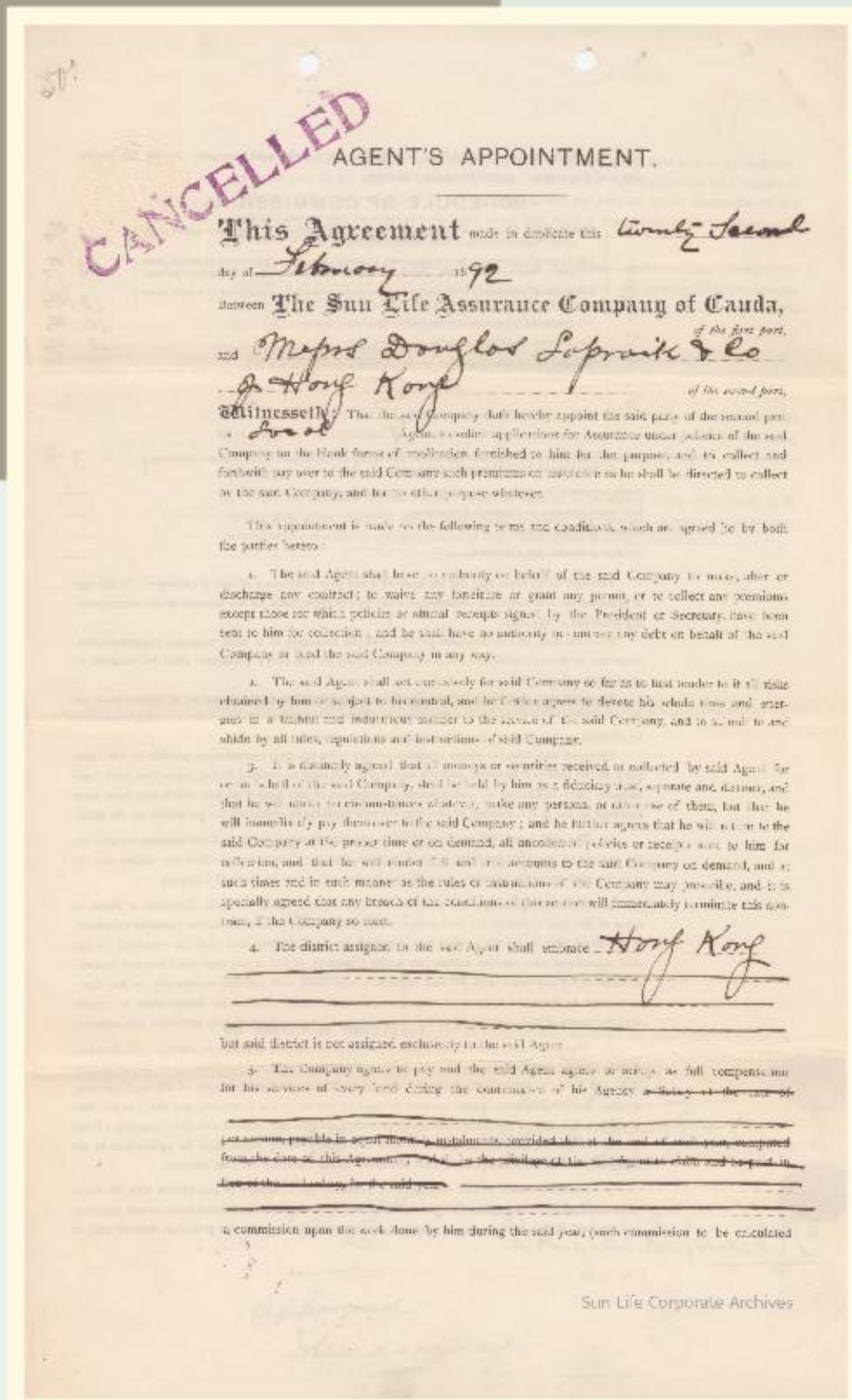


The Era of World Expansion

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

向世界擴大業務

Sun Life永明開始向全球各地擴大業務版圖，分別於1892年在香港、1893年在英國、1895年在菲律賓及美國設立公司。

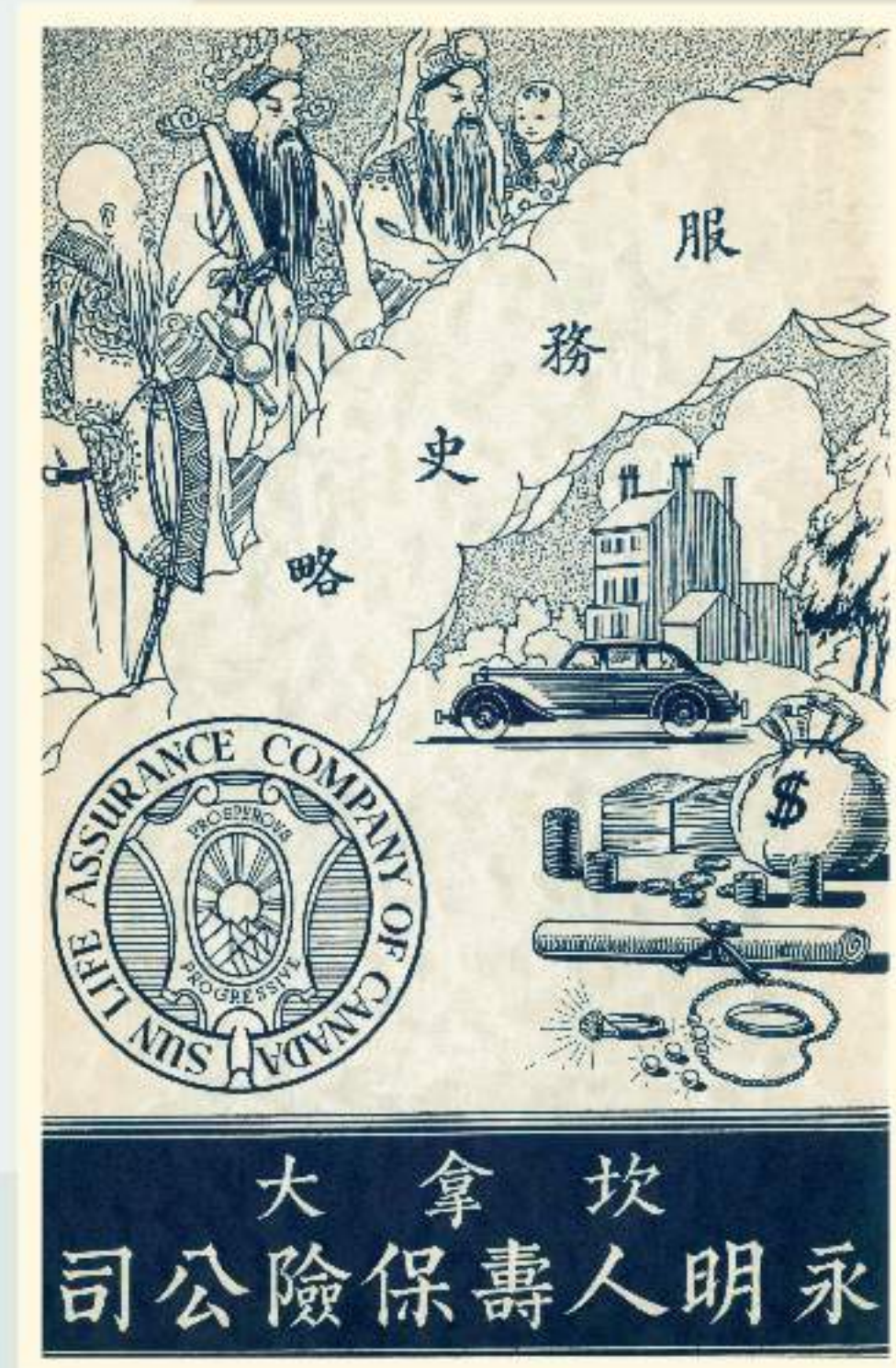


Hong Kong's First International Insurance Company

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

香港首間跨國保險公司

早於清末Sun Life永明已進入中國，成為首間於香港成立之跨國保險公司。



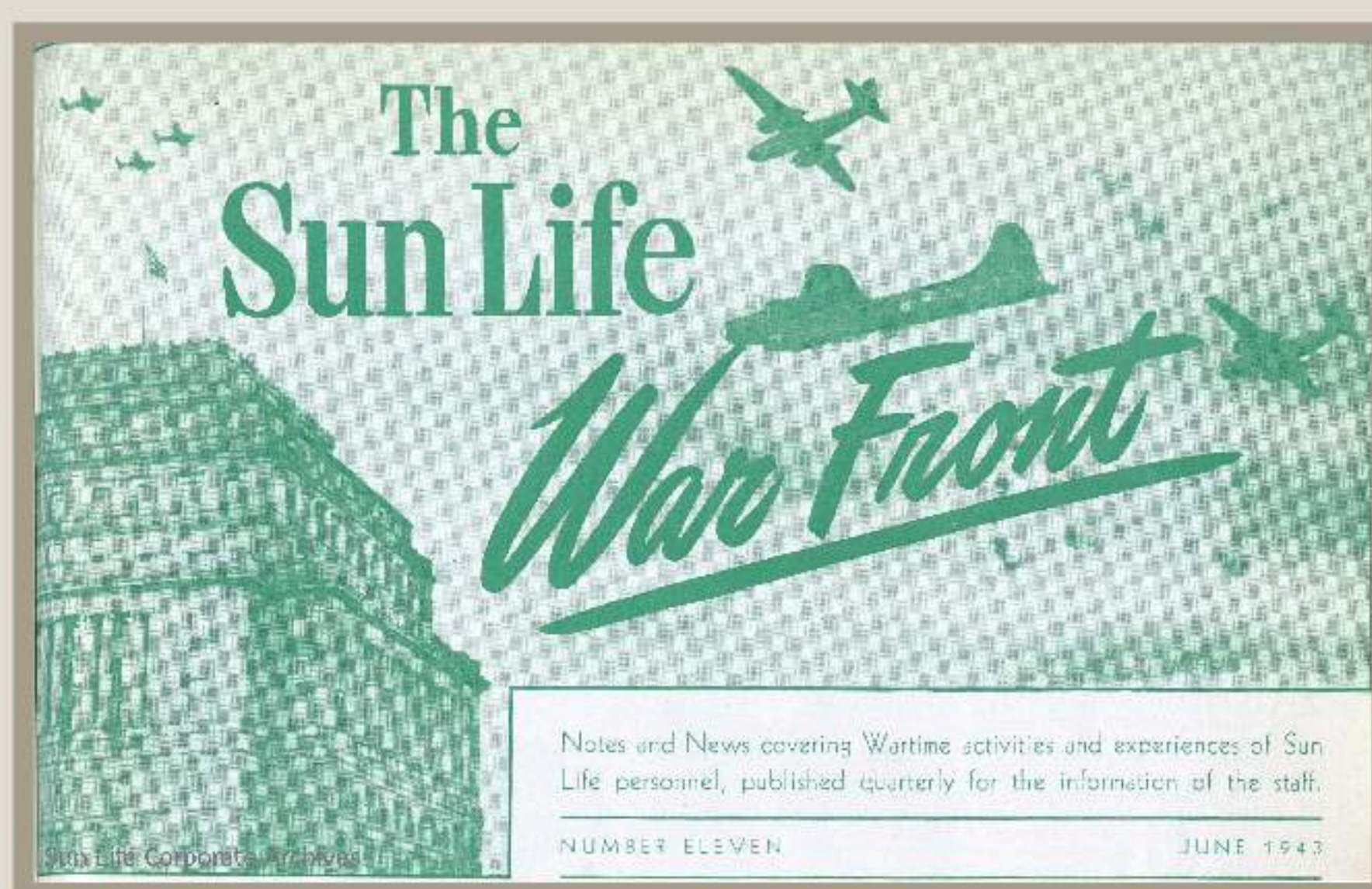
1914

World War I

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

第一次世界大戰

第一次世界大戰期間，眾多Sun Life永明員工都被徵召參與戰役，但Sun Life永明依然持續向他們支付薪金及照顧其家人。Sun Life永明同時間亦繼續派發紅利給分紅保單持有人，且紅利金額亦逐年增加。

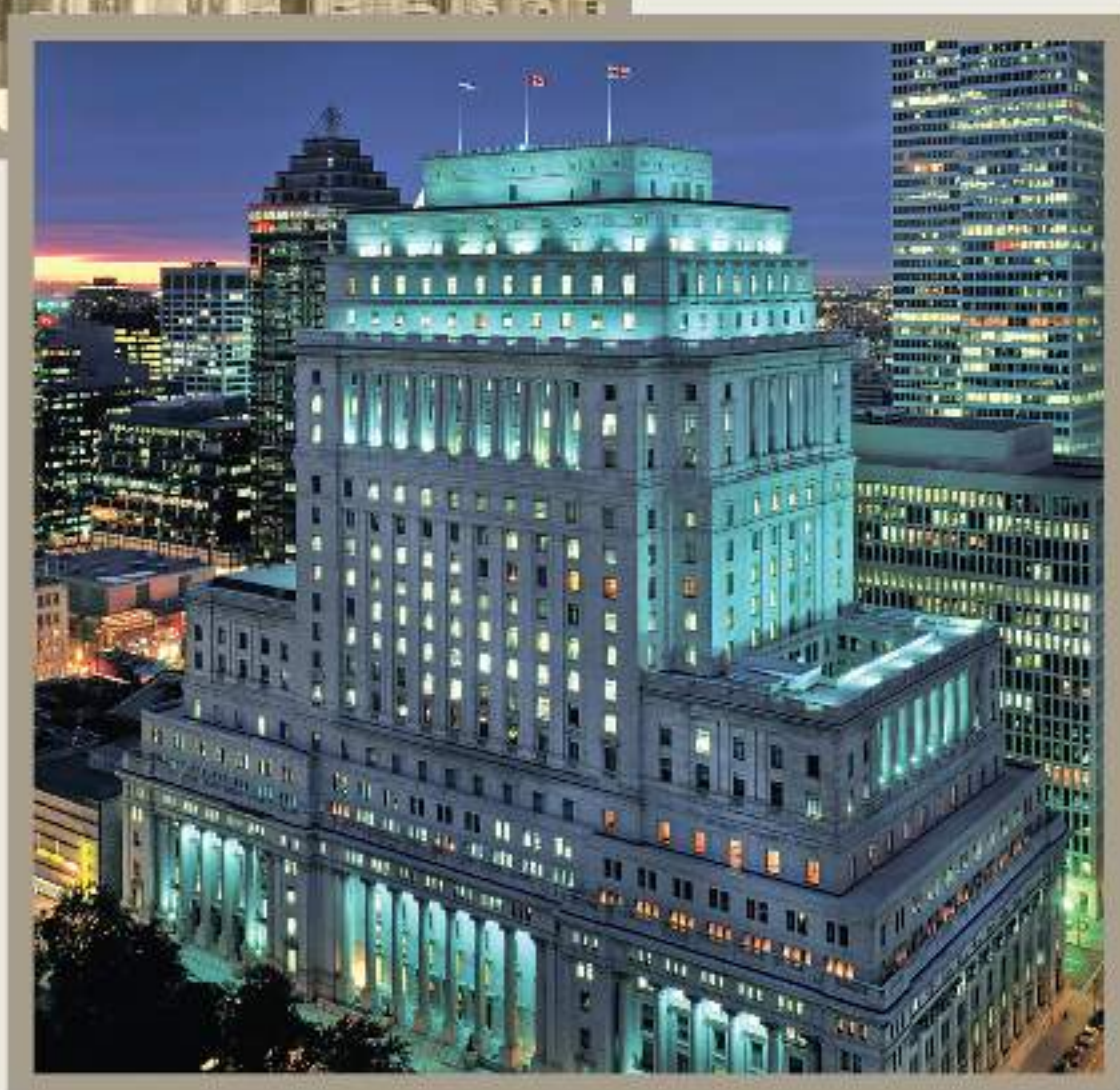


A Montreal Landmark Is Born

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

加拿大蒙特利爾地標的誕生

Sun Life永明大樓成立並沿用至今，1,600多名員工至今仍在該辦公大樓內工作。



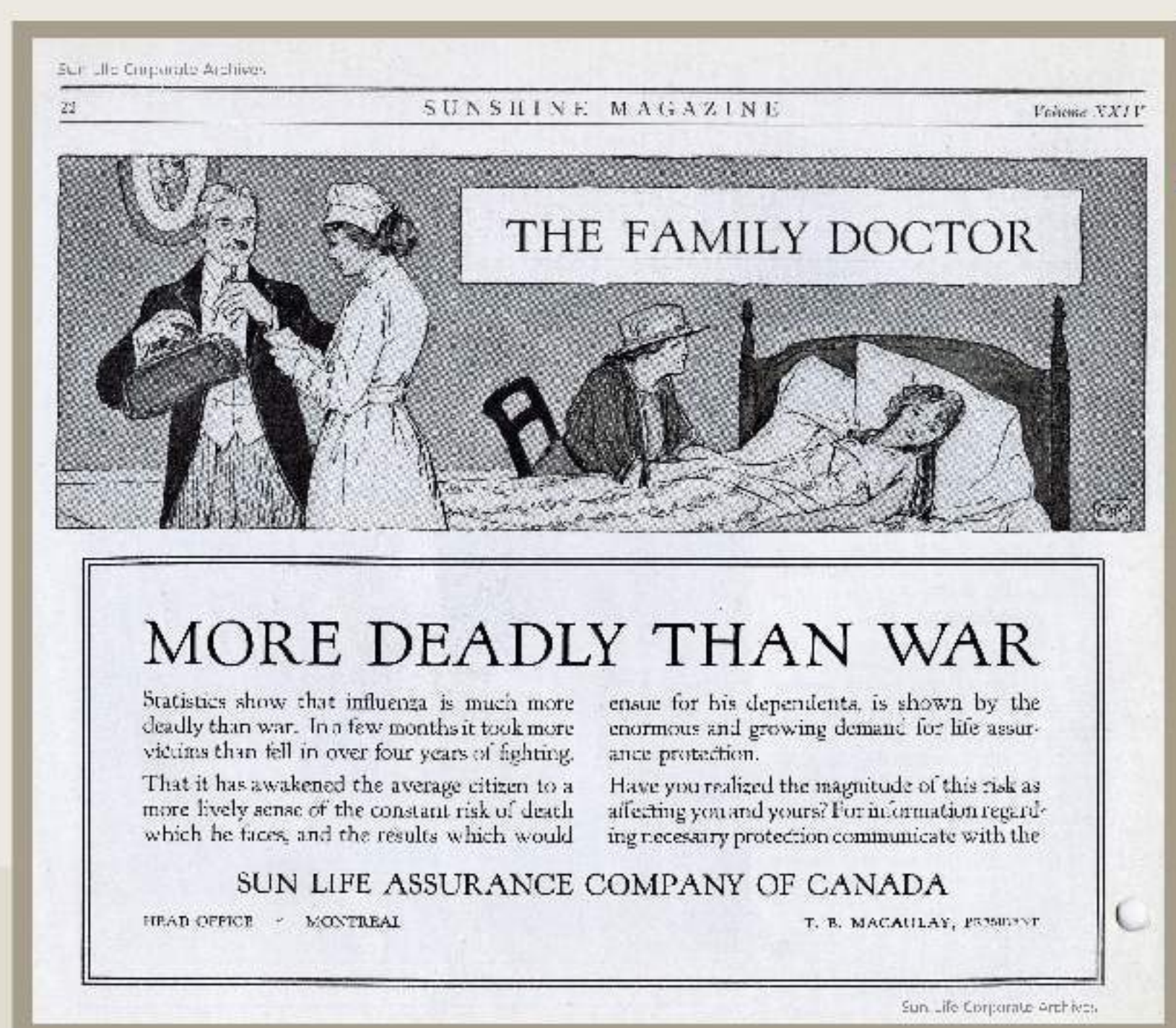
1918-1920

Spanish Flu Outbreak

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

西班牙流感爆發

西班牙流感大流行過後，Sun Life 永明賠償金額超過210萬美元，而當時每月房租平均為19美元。



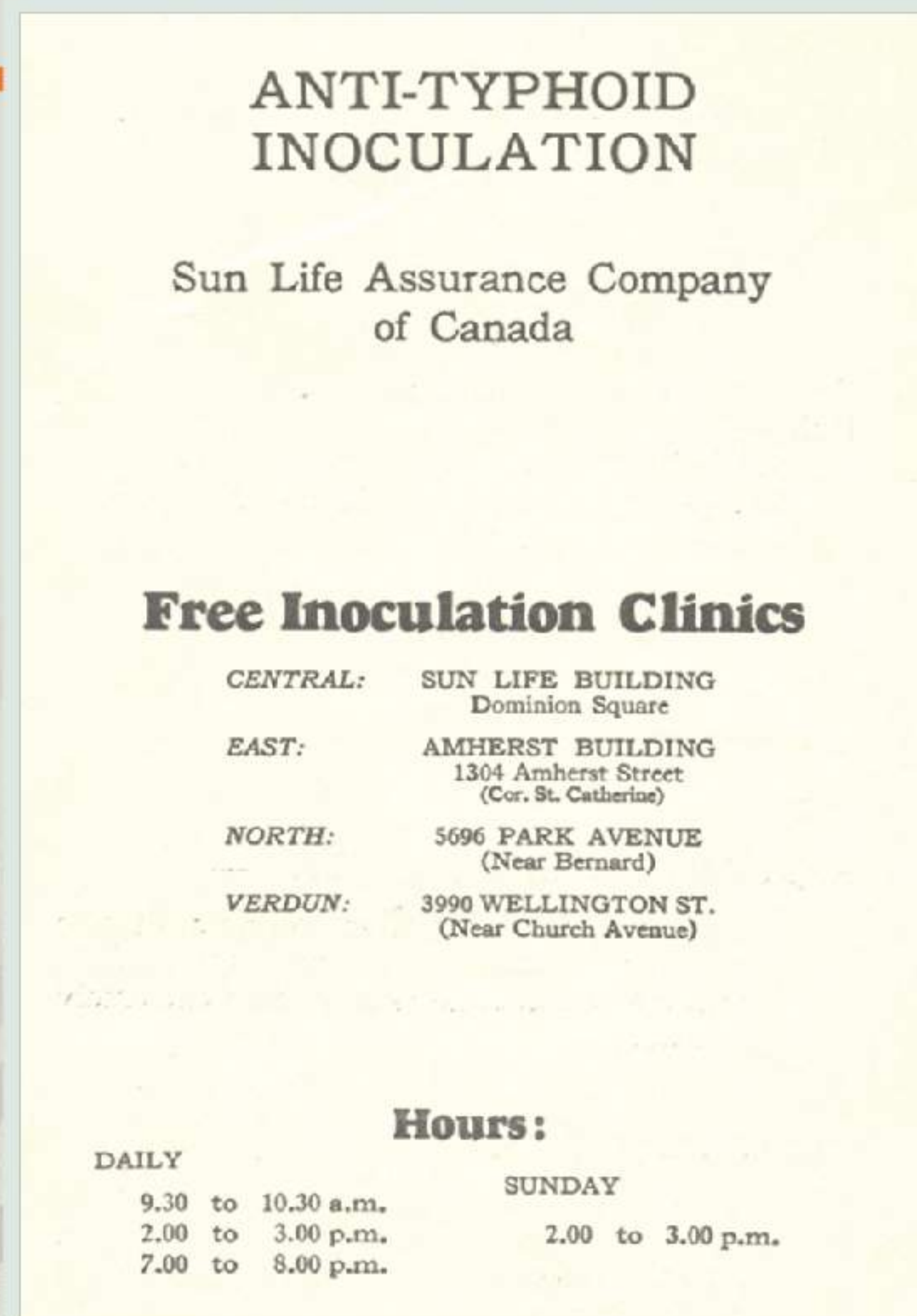
1927

Typhoid Fever Outbreak

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

傷寒病肆虐

公共健康成為了保險業者及受保人最關注的議題之一。傷寒病流行期間，Sun Life 永明提供免費疫苗接種給員工、客戶及公眾，超過50,000人得到免費接種。



Notes and News covering Wartime activities and experiences of Sun Life personnel, published quarterly for the information of the staff.

NUMBER ELEVEN

JUNE 1943

1940-1945

World War II

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

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



第二次世界大戰期間

二次世界大戰爆發，倫敦飽受戰火洗禮，英國政府將價值50億美元的國家證券委托Sun Life永明保管，並存入位於加拿大的金庫。直到戰爭結束後，Sun Life永明信守承諾，將證券交還英國政府，足以證明Sun Life永明的穩健性，即使經歷多重考驗，對客戶承諾未變。

1944年，Sun Life永明以價值\$1.8億加元的加拿大政府債券參與英國戰爭債券認購計劃，成為當中最大的認購者。

1946

Post-World War II

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

第二次世界大戰結束

經歷慘痛的戰爭，位於菲律賓馬尼拉的分部遺失所有保單紀錄，然而在毋須任何證明下，Sun Life永明兌現每一個承諾，向所有保單悉數賠償。

1982

Acquisition of one of the most Historical Investment Management Firms

Sun Life acquires Boston-based company, Massachusetts Financial Services (MFS) which is known as a pioneer of mutual funds, with an Assets Under Management (AUM) at US\$560.4 billion*.

*As of 28 February 2023.



MFS[®]

Investment Management

收購歷史最悠久的投資管理公司之一

1982年，Sun Life永明收購位於波士頓的MFS投資管理公司。MFS是世界上歷史最悠久的投資管理公司之一，並以互惠基金的先驅而著稱，資產管理規模達5,604億美元*。

*截至2023年2月28日。

1984

Sun Life sets its headquarters in Toronto
Sun Life永明於多倫多設立總部



Sun
Life
Financial

1990s

The Era of Expansion in Asia

In 1995, Sun Life 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 returns to India in 1999 to form a joint venture Birla Sun Life with the highly respected Aditya V. Birla Group.



發展亞洲業務

1995年，Sun Life永明進駐印尼市場，並於同年慶祝菲律賓辦事處成立100週年。一年後，永明金融國際成立，為全球各地的高淨值客戶提供優質保險產品。1999年，Sun Life永明回歸印度市場，與Aditya V. Birla Group共同創立合資公司Birla Sun Life。



1999

Sun Life Financial (Hong Kong) Limited is registered in Bermuda
永明金融(香港)有限公司於百慕達註冊成立

2000

Listed in Stock Exchange

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

於證券交易所上市

永明金融股票於多倫多、紐約及菲律賓三地的證券交易所上市，全球超過100萬保單持有人成為股東。



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

同年，Sun Life易名為Sun Life Financial，並選用結合太陽和地球的全新公司標誌。



2001

911 Event

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

911事件

事件發生後，Sun Life永明為受影響客戶修訂保單條款及細則，將911事件從不保事項中排除，並為全數有效保單作出賠償。

2002



光大永明人壽
SUN LIFE EVERBRIGHT LIFE



The Founding of Sun Life Everbright Life

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

成立光大永明人壽

光大永明人壽在中國天津成立，成為首間在該市經營的外資壽險合資企業。

The logo for CMG Asia, featuring the letters "CMG" in white on a red rectangular background, with the word "Asia" in red script below it.

2005

The Best Insurance Company in the World

Sun Life Financial is named one of “The Global 100 Most Sustainable Corporates in the World” by Corporate Knights, and thereafter ranks number one in the insurance industry for 14 consecutive years. In the same year, CMG Asia Limited becomes an acquisition of Sun Life.

成為全球最佳保險公司

Sun Life永明入圍《企業騎士》全球百大永續企業排行榜，及後連續14年位列保險業界第一。同年，Sun Life永明收購康聯亞洲保險公司。

2008

Financial Crisis

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

金融海嘯

面對全球經濟倒退，Sun Life永明仍屹立於世界最具實力保險公司之列，秉持強大資本，堅持派發3.6億美元紅利給保單持有人。



2012-2013

Expansion continues in Asia

Sun Life co-operates with strong local partner PVI Holdings in Vietnam to set up PVI Sun Life in 2012. In 2013, Sun Life 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.

繼續擴充亞洲市場

2012年，Sun Life永明與越南當地著名的PVI Holdings合作，成立PVI Sun Life。

2013年，Sun Life永明進駐馬來西亞市場，創立合資公司Sun Life Malaysia Assurance Berhad 及 Sun Life Malaysia Takaful Berhad。此時，亞洲業務已遍及7大市場，共有16間分公司及6個合作夥伴。



Sun Life
Asset Management

2014

Sun Life Asset Management (HK) Limited is Born

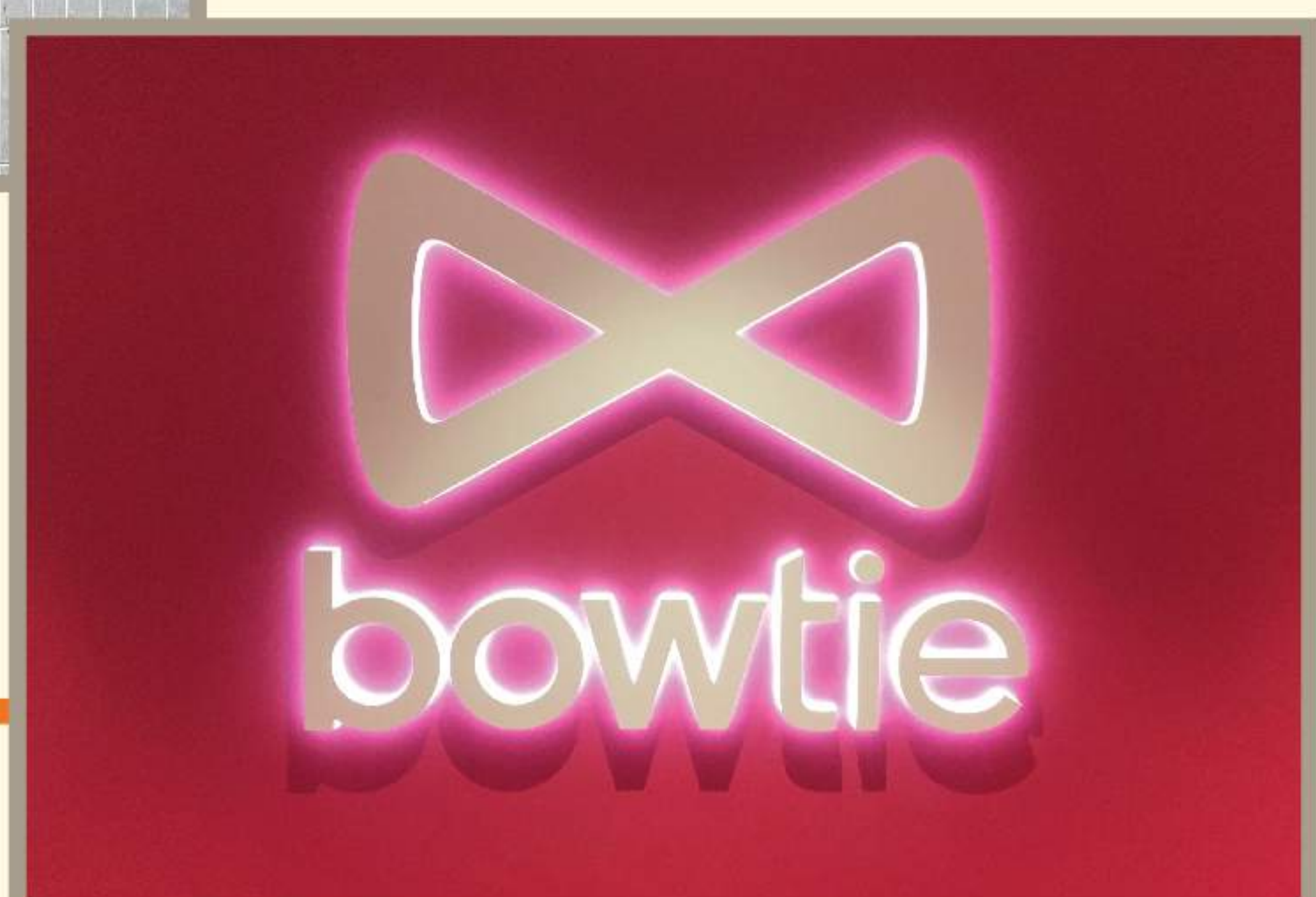
Sun Life Asset Management (HK) Limited is licensed under Securities and Futures Commission (SFC), leveraging the long-standing investment experience to offer private asset class funds and liability-driven investment solutions, with an Assets Under Management (AUM) of HK\$115 billion*. Sun Life is also one of the top 3 MPF service providers in Hong Kong.

*As of 28 February 2023.

永明資產管理有限公司誕生

永明資產管理(香港)有限公司於證監會註冊，憑藉長期投資經驗，提供私募資產類型基金及負債驅動型投資方案，資產管理規模達1,150億港元*。Sun Life永明亦是香港最頂尖的三大強積金服務供應商之一。

*截至2023年2月28日。



2018

Insurance Virtualization – Hong Kong's First Virtual Insurance Company

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.

保險虛擬化—香港首間虛擬保險公司

Sun Life永明成為香港首間虛擬保險公司—保泰人壽的策略投資者，此計劃成為香港保險業界科技發展史中的重要里程碑。



2019

COVID-19 Outbreak

Practicing corporate responsibility, Sun Life has donated millions of dollars to support food banks, seniors, and medical services. 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 HK\$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.

2019新冠病毒爆發

Sun Life永明實踐企業責任，除了捐贈了數百萬美元以支援食物銀行、長者護理及醫療服務外，Sun Life永明(香港)亦推出一系列支援措施，包括放寬住院入息及住院現金保障，客戶亦可延遲繳付保費。如客戶不幸逝世，亦會發放一筆為100,000港元之額外身故保障協助家屬，亦承諾「一天完成」賠償結果。

Life's
brighter
under
the sun

2020



Opening of the new Head Office and
Client Service Centre
全新總辦事處及客戶服務中心開幕

2022

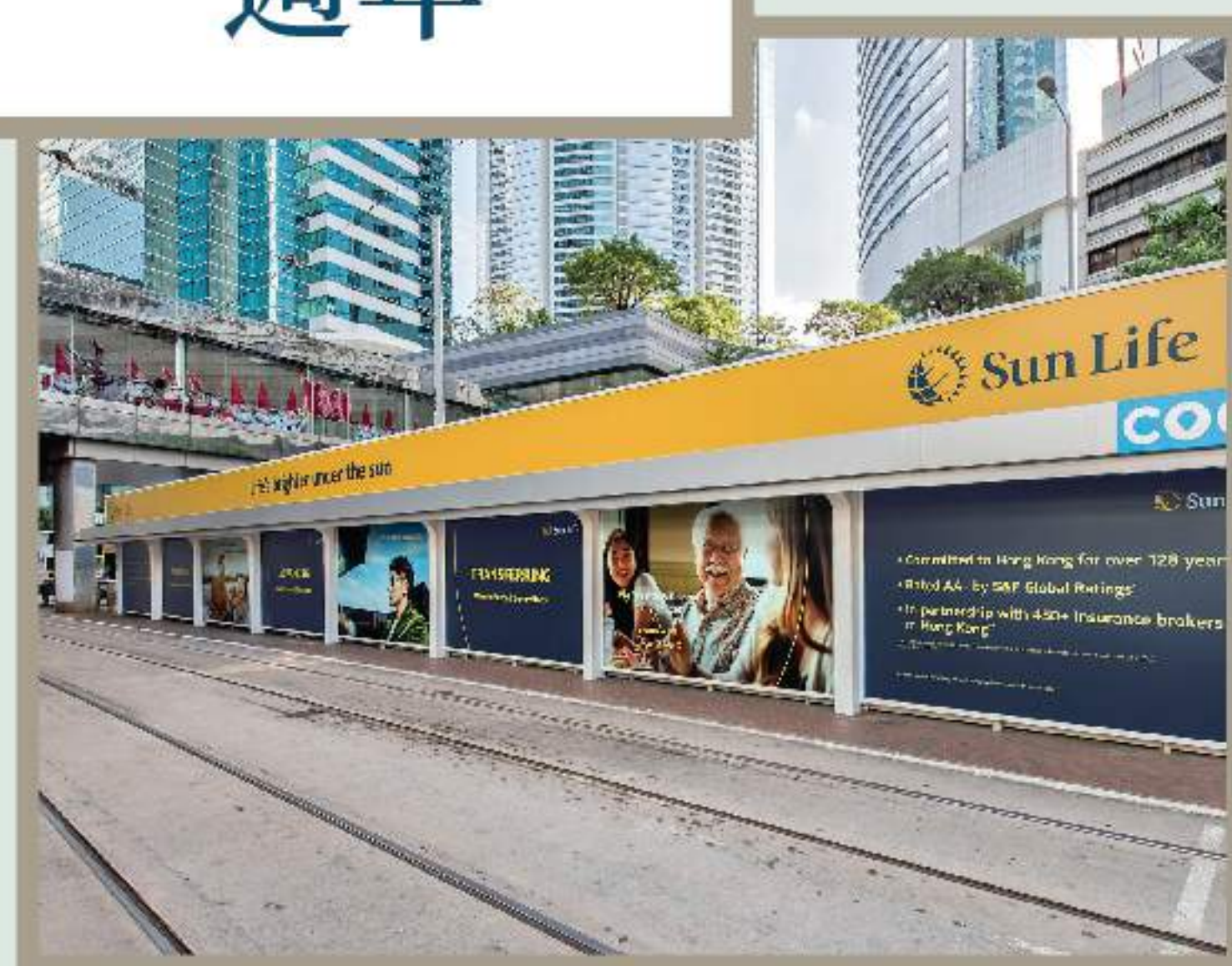
130th
Anniversary
週年

130 Years in Hong Kong

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

扎根香港130年

Sun Life永明扎根香港130年，
是香港最悠久歷史的跨國保險公司。



ESG Pioneer in the Industry

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

業內ESG先驅

推出市場上首個以ESG為概念的儲蓄產品，
推出後獲獎無數，並帶領保險業界積極推動
ESG發展。

2023



獨家銀保夥伴合作協議
Exclusive Bancassurance Partnership



Sun Life and Dah Sing Bank reaches a 15-year exclusive bancassurance partnership agreement in Hong Kong
永明金融與大新銀行達成為期15年香港獨家銀保夥伴合作協議

永明 穩健

到底有多

Stability and Strength

As of 31 December 2022, Sun Life has managed total assets of HK\$7.7 trillion. With offices running in 28 markets and providing the most professional insurance and wealth management services to millions of clients all over the world.

For over 150 years, Sun Life has been here without government's assistance despite ups and downs. Sun Life has even obtained the industry's strongest financial strength ratings, including S&P's AA and Moody's Aa3 gradings.

盡顯穩健實力

截至2022年12月31日，Sun Life永明管理的總資產高達7萬7千億港元，於全球28個市場都設有辦事處，並且為全球數以千萬客人提供最專業的保險及財富管理服務。



成立150多年來，不論身處高山低谷，Sun Life永明從末需政府協助，藉著強勁穩健的實力及堅韌精神，獲得了多家金融評級機構財務實力評級的肯定，包括標準普爾AA及穆迪Aa3評級。

Sustainability

Throughout British colonial rule, to the Handover of Hong Kong in 1997, SARS in 2003, the Financial Crisis in 2008, and even COVID-19 in 2019, Sun Life has been consistent with the mission to provide clients with lifetime financial security and live a healthier life, and be here for our clients and communities when they need us.

Sun Life will continue to apply sustainable investing to our global operations with the aim of minimizing greenhouse gas emissions, building a brighter future for the next generation.

實現可持續發展

從英國殖民地統治至1997回歸祖國，經歷過2003年沙士疫情、2008金融海嘯、2019新冠病毒等，Sun Life永明始終謹守崗位，秉承為客戶提供終身的理財保障及建造理想健康生活的宗旨，陪伴客人及社會渡過每個階段。

Sun Life永明將繼續發展可持續投資理念，推動全球業務實現減少溫室氣體排放的目標，為下一代建構更美好的未來。