



Together we can foresee and build the future

Company Introduction 2026



Sun Life
永明金融

Catalogue

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Rooted in Hong Kong for more than 130 years, standing strong through generations of change. Our commitment to Clients remains unwavering, guiding them toward a brighter, more secure future.





Our Purpose

Helping our Clients achieve lifetime financial security and live healthier lives

Founded in Canada in 1892, Sun Life has been serving Hong Kong for more than 130 years. Backed by global expertise and a strong financial foundation, we have supported Clients through every stage of life. Drawing on the heritage and strength of our parent company, we are committed to being a trusted partner and putting Clients at the center of everything we do.

Driven by a culture of innovation, we continuously enhance our services, products, and Client experience to meet the evolving needs of our Clients. We are dedicated to helping them achieve their aspirations, making the most of every stage of life, and building a brighter future with confidence.

Building on Resilience to Drive Global Leadership

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



 Established in Canada in 1865 with 160 years of history	 A leading position in the group retirement market¹	 HKD 9.38 trillion assets under management²	
 One of the world's top asset management firms³			
Offices in 28 markets ⁴	85M+ Clients ⁵	68,800 employees ⁵	99,000+ advisors ⁵
 Ranked No. 298 in the Forbes Global 2000 List⁶	 Trades on the Toronto Stock Exchange (TSX), New York Stock Exchange (NYSE), and Philippine Stock Exchange (PSE)		
 Pioneer in sustainable investing with a strong track record			
Ranked among the world's top 100 most sustainable companies for 17 consecutive years by Corporate Knights, and No. 1 among Canadian insurers ⁷			Received AAA MSCI ESG Rating for 4 consecutive years ⁸
 Robust financial strength ratings⁹			
Standard & Poor's AA	AM Best A+	DBRS AA	Moody's Aa3

1. Fraser Pension Universe Report, year ended December 2025. Source: [Sun Life Financial Inc. 2025 Annual Report](#).
2. As of June 30, 2026. Represents a non-IFRS financial measure. For more details, see section N- Non-IFRS Financial Measures in our Management's Discussion and Analysis for the period ended June 30, 2026 ("Q2 2026 MD&A").
3. Sun Life ranks No. 31 among the top 100 asset managers in the world by assets under management (AUM), according to ADV Ratings, as of March 31, 2024. Source: [ADV Ratings](#).
4. As of December 31, 2025.
5. As of December 31, 2025, Clients are those who have access to our professional services including insurance policyholders, investment account holders, group plan members and their dependents, members of government-funded public, health insurance programs and members of Sun Life owned health services companies. Clients are rounded to the nearest million.
6. As of December 31, 2025. Employees represents full-time equivalent employees, temporary employees and employees in Asia joint ventures. Employees and Advisors are rounded to the nearest hundred.
7. As of June 24, 2026. Source: [Forbes Global 2000](#).
8. Source: [Corporate Knights, 2026 Global 100](#).
9. Source: MSCI ESG Research, Sun Life's rating has remained unchanged since June 2022.
10. Ratings are for Sun Life Assurance Company of Canada.

Rooted in Hong Kong, Growing Through Innovation

We are committed to putting our Clients at the center of everything we do. With a forward-looking approach, we are well positioned to meet their evolving needs and help prepare them for the future.



First multinational life insurer
in Hong Kong



Established in Hong Kong for
more than **130** years



One in seven people in Hong Kong is a Sun Life Client¹¹



Upgraded to **"AA"** rating by S&P Global Ratings¹²



Third-largest MPF service provider in Hong Kong¹³



No. 1 in cumulative MPF net asset growth by percentage over the past 10 years¹⁴

11. As of May 1, 2026. Includes life insurance and pension Clients.

12. Source: S&P Global Ratings. [Sun Life Hong Kong Ltd. Upgraded To 'AA' from 'AA-' On Higher Group Status; Outlook Stable](#) (March 16, 2026).

13. Based on assets under management. Source: Mercer MPF Market Shares Report (June 30, 2026). MPF refers to Mandatory Provident Fund

14. Source: Gadbury Report – MPF Market Shares and Estimated Net Fund Inflows in the MPF System, Hong Kong (Q1 2015 – Q1 2017) and Mercer MPF Market Shares Report (Q2 2017 – Q2 2026). Cumulative percentage growth in MPF net assets is calculated based on the difference between the MPF net asset market share in Q1 2015 and Q2 2026

Robust Financial Strength



Sun Life Hong Kong Upgraded to “AA” Rating by S&P Global Ratings, with Stable Outlook

In March 2026, S&P Global Ratings upgraded Sun Life Hong Kong’s financial strength and issuer credit ratings to “AA” from “AA-”, with a stable outlook. The upgrade is a strong endorsement of Sun Life Hong Kong’s financial strength, resilience, and long-term growth trajectory, reflecting the continued trust our Clients place in us.

Hong Kong is Sun Life’s largest market in Asia, making Sun Life Hong Kong a pivotal part of the Group’s strategy in the region. As a core subsidiary, Sun Life Hong Kong will continue to benefit from the Group’s strong capital base, global expertise, and risk management capabilities, further reinforcing our financial strength.

Recognition of Excellence

Industry Awards

10Life "5-Star Insurance Award 2026"

- Insurer of the Year
- 5-Star Savings Insurance Awards: 6 badges
- 5-Star Medical Insurance Awards: 3 badges
- 5-Star Critical Illness Insurance Awards: 1 badge
- 5-Star QDAP Awards: 4 badges
- 5-Star Immediate Annuities Awards: 3 badges
- 5-Star Whole Life Protection Awards: 3 badges

The Hong Kong Federation of Insurers "The Hong Kong Insurance Awards 2025"

- Most Innovative Product/Service Award – LIFE Insurance (Top 3 Finalist)
- Outstanding MPF/Employees' Benefit Product/Service Award (Top 3 Finalist)
- Excellence in Customer Acquisition and Engagement Award (Top 3 Finalist)

HK01 "Gold Medal Awards 2025"

- Outstanding Immediate Annuity Product
- Outstanding High-net-worth Product
- Outstanding Customer Interaction Technology
- Outstanding Customer Experience Optimization Technology
- Outstanding Family Protection Product
- Outstanding Talent Development
- Outstanding Social Inclusion Practice

Sing Tao Daily "Sing Tao Service Awards 2025"

- Immediate Annuity Product
- Savings Product
- Digital Experience Service
- GBA Wealth HNW Value-added Service
- Prestige Members Service
- Caring Service Award

Bloomberg Businessweek/Chinese Edition "Financial Institutions Awards 2025"

Excellence Awards

- International Insurance Company of the Year
- MPF Provider of the Year (Investment Sector)
- MPF Employee's Benefit (Investment Sector)
- Annuity Plan
- Recruitment Program of the Year
- Data Analytics
- Online Solution
- Cross-Border Insurance Services (Mainland & HK)

Outstanding Awards

- Insurance Company of the Year
- High-Net-Worth (Product/Service)
- Training and Development Achievement (Agency Force)
- Claims Management
- Integrated Marketing (Product/Service)
- Integrated Marketing (Branding Promotion)
- Digital Transformation Strategy
- District Achievement of the Year (Agency Force)
- Emerging District (Agency Force)
- Bancassurer New Business Achievement

Ming Pao "Awards for Excellence in Finance 2026"

- Wealth Management Services – Award for Excellence in MPF Creativity
- Retirement Planning Service – Award for Excellence in Talent Nurturing
- Brand Value – Award for Excellence in Community Impact

The Hong Kong Council of Social Service

- Caring Company – for 23rd consecutive year (2002 – 2025)



MPF Awards

MPF Ratings "The 2026 MPF Awards"

- Diamond Choice
- Gold Rated Scheme
- 10 Year Gold
- 10 Year Fast Mover
- Best Product - ESG
- Sustainably Friendly
- 20 Year Best Performer - Mixed Asset (61-80%)

LSEG "Lipper Fund Awards 2026"

- Equity Hong Kong (3-Year)
- Equity Hong Kong (10-Year)

GUM "MPF Awards 2025"

- Best in Class - Hong Kong Equity Fund (Index Tracking)
- Transparency Pioneer

Bloomberg Businessweek/Chinese Edition "Top Fund Awards 2025"

- Best Performer
- MPF Manager of the Year
- Europe Equity
- ESG Equity
- Global Equity



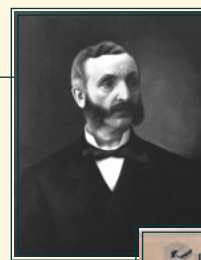
*For the full award list, please refer to the Sun Life Hong Kong website.

Building the Future, Together as One

1865

Birth of Sun Life

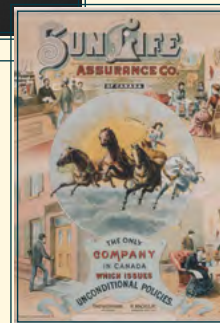
Sun Life Group was founded even before the Dominion of Canada was established. Financier and politician Mathew Hamilton Gault established Sun Life Group in Canada with a bold vision: to create an insurance company that would contribute to Canada's economic growth and prosperity as the new nation emerged.



1871

First participating policy in Canadian history

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



1880

First insurance policy providing coverage regardless of location

Sun Life Group pioneered the first insurance policy without geographical boundaries. Policyholders were covered regardless of their location. Sun Life Group remains committed to providing Clients with comprehensive protection and peace of mind.



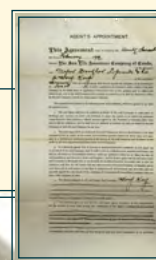
1892

Era of global expansion

First multinational life insurance company in Hong Kong

Sun Life Group began its worldwide expansion, entering Hong Kong in 1892, the UK in 1893, and the Philippines and the US in 1895.

At the end of the Qing Dynasty, Sun Life Group expanded into the region, establishing operations in Shanghai and Hong Kong through appointed agencies before expanding to other major cities in southern and northern China. Sun Life was the first multinational life insurance company to establish operations in Hong Kong.



1914

World War I

To support employees who served in the military during World War I, Sun Life Group continued to pay their salaries and provide for their families. Dividends to participating policyholders continued to be paid, with bonuses increasing each year.

A Montreal landmark established

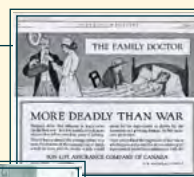
The Sun Life Building opened in 1914 and remains in use today, with more than 1,600 employees based there.



1918 - 1920

Spanish Flu outbreak

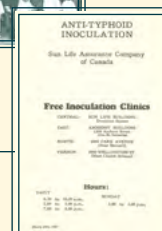
In response to the Spanish flu pandemic, Sun Life Group paid out more than USD 2.1 million in claims (at a time when the average monthly rent was USD 19).



1922

Record-setting family coverage a single Client

Sun Life South China achieved a milestone with the largest number of policies within a single family. A Mainland Chinese merchant, Mr. Tsang Foo, insured himself and nineteen children, demonstrating the strong trust of Clients in the Mainland China market.



1927

Typhoid outbreak

Public health became a shared concern for the insurer and the insured. During the Montreal typhoid epidemic, Sun Life Group provided free vaccinations to employees, Clients and the public, benefiting over 50,000 people.



1930

One million policyholders milestone

By 1930, Sun Life Group had become Canada's largest life insurance company with more than one million policyholders. At that time, renowned Chinese literary scholar Mr. Hu Shih wrote promotional material for Sun Life Group to highlight the importance of life insurance. Sun Life was the first insurance company to use such literary materials.

Building the Future, Together as One

1939 - 1945

World War II

During World War II, when London was under attack, the British government secretly entrusted USD 5 billion in securities to Sun Life Group's internal treasury in Canada. The securities were returned as promised after the war, demonstrating Sun Life's financial strength and reliability.

Sun Life Group is credited with the largest individual subscription to a Canadian government bond issue in 1944, purchasing CAD 180 million in government bonds as part of its war effort to support Britain.

1946

Post-World War II

After the destruction caused by the war, in the Philippines, Sun Life Group fulfilled every promise and paid all claims without requiring proof, despite all policy records in its Manila branch being lost.

1982

Acquisition of a pioneer in global investment management

Sun Life Group acquired Massachusetts Financial Services (MFS), a Boston-based investment management firm founded in 1924 and a pioneer of the mutual fund industry.

1984

Sun Life Group establishes its headquarters in Toronto

1990s

Expansion in Asia

In 1995, Sun Life Group entered the Indonesian market while celebrating the 100th anniversary of its Philippine office. A year later, Sun Life Financial International, based in Bermuda, was established to offer products to high-net-worth Clients worldwide. In 1999, Sun Life returned to India by forming Birla Sun Life, a joint venture with Aditya V. Birla Group.

1999

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

2000

Listed on Stock Exchanges

Shares of Sun Life Group began trading on the Toronto, New York and Philippine stock exchanges.

Sun Life Group also adopted a new brand name, Sun Life Financial, with a new corporate logo combining the sun and the earth.

2001

9/11

Policy terms and conditions were relaxed for Clients during this period. Sun Life Group did not apply the act-of-war exclusion to the events of September 11 and paid all valid claims.

2002

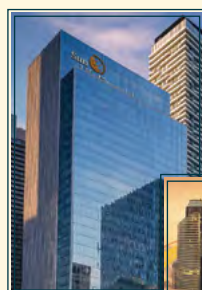
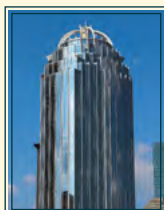
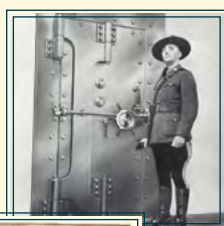
Founding of Sun Life Everbright Life

Sun Life Everbright Life was established in Tianjin, China, becoming the first foreign life insurance company in the city.

2008

Financial crisis

Despite the global financial crisis, Sun Life Group maintained one of the strongest capital positions in the global insurance industry and continued to distribute USD 360 million in dividends to policyholders.



Building the Future, Together as One

2012 - 2013

Asia expansion continues

Sun Life Group partnered with PVI Holdings in Vietnam to set up PVI Sun Life in 2012.

In 2013, Sun Life entered Malaysia with the joint ventures Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad. By then, Sun Life's footprint in Asia included 16 companies, with six local partners across seven markets.



2014

Sun Life Asset Management (HK) Limited established

Sun Life Asset Management (HK) Limited was licensed by the Securities and Futures Commission (SFC) of Hong Kong. The company focuses on delivering consistent, long-term, strong performance through a multi-manager approach. It is the third largest MPF investment manager in Hong Kong.



2018

Hong Kong's first virtual insurance company

Sun Life became a strategic investor in Bowtie Life Insurance, Hong Kong's first virtual insurance company, marking an important milestone in the development of insurtech in the region.



2020

Sun Life support measures during COVID-19

Sun Life implemented measures to assist Clients during the COVID-19 crisis, including the removal of restrictions on hospital income and cash benefits, allowing deferred insurance premium payments, and providing an additional HKD 100,000 death benefit for COVID-related deaths. Sun Life also committed to processing claim applications within one business day through its "1-Day Pledge."



2022

Environmental, Social and Governance (ESG) pioneer

Sun Life launched Hong Kong's first ESG-focused savings insurance product, winning numerous awards and advancing ESG development in the industry.



2023

Exclusive bancassurance partnership

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

Approval from HKIA for early adoption of risk-based capital regime

Sun Life received approval from the Hong Kong Insurance Authority (HKIA) for the early adoption of the risk-based capital (RBC) regime. This made Sun Life one of the few insurers in the market to transition to the RBC regime ahead of schedule, highlighting its strong risk management and financial stability.



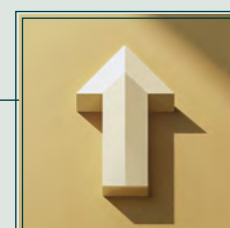
2025

Sun Life invests in Bowtie's Series C Funding



2026

Sun Life Upgraded to "AA" Rating by S&P Global Ratings



Crafting Solutions for Every Life Stage

As a trusted insurance company, we are dedicated to helping our Clients achieve their financial goals and life milestones through expert financial analysis and insight-driven solutions. Our comprehensive product suite includes savings insurance and life protection plans, retirement solutions, medical coverage, critical illness protection, accident and disability benefits, universal life, Investment-linked assurance schemes, MPF schemes and group benefits. Committed to innovation, we continually enhance our products and services to meet evolving Client needs, empowering them to build a brighter, more secure future at every life stage.

 Savings & Life	 Retirement Protection		 Medical & Critical Illness
 Accident & Disability	 Universal Life	 Investment-linked Assurance Schemes	 MPF Schemes & Group Benefits

Comprehensive Wealth Inheritance Solution



SunJoy Global II

SunJoy Global II stands out by offering one of the most comprehensive suites of wealth transfer and inheritance features available in the market, alongside long-term savings opportunities and the potential for wealth growth. With flexible withdrawal options, SunJoy Global II is designed to meet the diverse wealth management needs of our Clients, providing them with a robust solution for their financial future.

First-in-Market ESG-Focused Whole Life Critical Illness Protection Plan



The SunWell Series

The SunWell Series, including SunWell Advanced Care, SunWell Supreme Care, and SunWell Essential Care, is a first-in-market whole life critical illness protection plan with an ESG-focused investment strategy in Hong Kong. It provides comprehensive, customized protection against critical illnesses while incorporating ESG values into its investment decisions.

Immediate Annuity Product



The RetireFree Immediate Annuity Insurance and the RetireFree Booster Rider Insurance

RetireFree Immediate Annuity Insurance and the RetireFree Booster Rider Insurance provide lifelong, guaranteed monthly income with multiple first-in-market features, including last rites, cognitive care, and a terminal bonus lock-in option in the event of critical illness. Together, these products provide Clients with the support they need throughout different stages of retirement.

Fostering Excellence. Developing Expertise

We recognize that our people are the cornerstones of our success and consistently encourage our advisors to develop their expertise. Our comprehensive compensation and career advancement system is designed to support this growth, with the goal of positioning our advisors as the “Most Respected Advisors” in the industry. By fostering a high-performing team, we aim to help our Clients plan for a brighter future with confidence and peace of mind.

In 2026, Sun Life’s advisor team recorded a remarkable increase of more than 36% in Million Dollar Round Table (MDRT) membership*, reflecting our professional excellence, growth momentum and high level of service.

Sun Life is guided by a clear mission and vision, which underpins the core value proposition of our advisors through forward-looking strategies:



Collaborative



Progressive



Impactful

Professional Development and Talent Building

We established a systematic recruitment strategy built on three key pillars – training, recruitment initiatives, and recognition and incentives – to enhance both the size and quality of our advisor team.

Training	A practice-oriented framework combining market insights and hands-on exercises to strengthen recruiting managers’ capabilities and support the development of a high-caliber advisor team.
Recruitment initiatives	Tailored programs targeting retirement specialists, banking and financial professionals, young talent, and individuals with Mainland China backgrounds to broaden our talent pool and strengthen our appeal to prospective advisors.
Recognition and incentives	With a focus on team culture, we introduce interactive recognition programs to foster cohesion and attract and retain talent.

To nurture the next generation of advisor talent, the BrighterGen Academy offers professional training, comprehensive support, and opportunities for career advancement. Our mission is to empower our team to achieve their full potential and build rewarding careers defined by growth and excellence.

* Source: [2026 Global MDRT Ranking \(as of July 1, 2026\)](#). The growth rate was calculated based on a comparison between the number of MDRT members in 2026 and the Company’s internal records of MDRT membership in 2025

Our Client-Centric Commitment

Constantly Refining, Continually Improving

Sun Life has always been Client-focused, with a strong commitment to providing reliable, efficient service. With a strong culture of innovation, we continually enhance our services, products, and ways of engaging with Clients to deliver best-in-class experiences.



AI tools to enhance performance

Advisor Workbench (AWB):

A new all-in-one platform that provides advisors with key Client insights, case management tools, and AI-powered support, significantly enhancing their day-to-day work experience. Advisors can log in once to AWB and seamlessly access all advisor-related applications.

The platform was upgraded in early May 2026, with Advisor Workbench 2.0 further enhancing the advisor experience. Key features include the Agency Command Centre, which provides an at-a-glance view of team performance, along with streamlined claims processes and integrated insurance tools. These features reduce administrative tasks and enable advisors to focus more on Client engagement.

Advisor Buddy:

A generative AI chatbot designed specifically for advisors, integrating frequently used links and document repositories. It helps advisors quickly search for and retrieve information, boosting efficiency and responsiveness.

Within just six months of its launch, we rolled out an enhanced version, Advisor Buddy 1.5, followed by the introduction of Banca Buddy and Broker Buddy in early 2026. These developments have evolved into an AI-powered platform that serves multiple distribution channels, expanding its applications across the business.

Digital Assisted Underwriting Tool (AUT):

Launched in 2024, this AI-powered underwriting tool offers Clients faster, more accurate, and personalized services, enhancing the underwriting experience.



Mobile Insurance App – My Sun Life HK

This app consolidates all of a Client’s policy information in one place, including investment-linked fund prices under their investment-linked assurance schemes (ILAS) and savings information. It also enables Clients to submit claims and update their personal information and instructions quickly and easily.

Submit request to switch funds

Change premium allocation
(applicable to investment-linked plans only)

Set up standing instruction

Update personal information

Make a claim

**Access policy documents
at any time**



New SunWallet function

Policy value withdrawal available online

**Easily transfer to overseas bank accounts
with the Overseas Transfer Service**



Elevating Client Satisfaction

The eKYC functionality integrates advanced biometric recognition and artificial intelligence technologies to create a secure, efficient identity verification process for Clients. When a Client requests a withdrawal of policy value, an independent backend verification process is triggered to authenticate the Client’s identity. Using intelligent matching algorithms, we help safeguard our Clients’ interests while maintaining a high level of security.



Introducing New Payment Methods Faster Payment System

Utilizing the Hong Kong Monetary Authority’s Faster Payment System (FPS) as a preferred payment method, we aim to streamline policy payments and provide Clients with faster, more convenient, and secure transactions. By integrating FPS into our payment processes, we enhance the Client experience while leveraging advanced financial technology to meet Clients’ evolving needs.

Events and Sponsorships

United in Passion for Our Community

For 18 years, Sun Life has been a committed supporter of dragon boat events, celebrating cultural heritage and community spirit. In 2026, we further strengthened this commitment through our partnership with the Hong Kong Tourism Board as the title sponsor of the Sun Life Hong Kong International Dragon Boat Festival and the Sun Life Hong Kong International Dragon Boat Races. These prestigious events reflect our dedication to preserving cherished traditions while celebrating Hong Kong's rich cultural heritage while embracing its global outlook.



Beyond sports, Sun Life also places a strong emphasis on fostering meaningful connections with the community. In 2025, we became the title sponsor of the world's largest inflatable experience, Sun Life The Big Bounce World Tour – Hong Kong, creating a fun, family-friendly space for the public. We also invited students and parents from Yan Chai Hospital to experience the event early, encouraging healthy, positive lifestyles and bringing joy to families across the community.



Building a Sustainable and Healthy Society

Healthy Lives, Stronger Communities

Our sustainability-focused business strategy plays a crucial role in advancing our mission.

Raising awareness of Diabetes and promoting prevention

Sun Life supports diabetes prevention, care, and research to build healthier communities. We work closely with Diabetes Hongkong, providing donations to fund diabetes support services and organizing activities to promote diabetes prevention. These efforts raise public awareness of diabetes and help individuals understand and adopt effective prevention strategies.



Supporting the mental health of cancer patients and caregivers

Sun Life has long been committed to supporting the mental well-being of cancer patients and caregivers. By sponsoring Maggie's Cancer Caring Centre's charity fundraising concerts and other annual activities, we help Maggie's Centre raise funds to provide free professional cancer care services, with a focus on improving the physical and mental well-being and quality of life of cancer patients and their families.

Uniting the community through sports to build a vibrant, healthy future

Since 2023, Sun Life has partnered with Beyond Sport, a global foundation that promotes social change through sports, to launch the "Hoops & Health" community basketball program across six Asian markets, including Hong Kong. Through the revitalization of community basketball courts, as well as a series of basketball training sessions and workshops, the program inspires young people and promotes healthy, active lifestyles.

Following the full renovation of the rooftop basketball court at Fanling Wah Sum Plaza in 2024, Sun Life expanded the program to Kwai Fong in 2026. The newly developed "Kwai Fong Home Court" is now officially open, serving as a vibrant new hub for local youth and residents to connect, stay active, and grow together, bringing people together through basketball and creating new possibilities.



Enhancing financial literacy among vulnerable groups

Promoting community development through financial literacy education is a key pillar for Sun Life in Asia. Sun Life helps women and vulnerable groups build strong financial foundations and improve their financial well-being. This includes donating to the non-profit organization Uplifters, supporting its flagship program, "Dare to Dream," which provides financial literacy education to nearly a thousand foreign domestic workers in Hong Kong each year, empowering them to strengthen their financial independence and confidence.

Sun Life Hong Kong Limited
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