

Together we can foresee and build the future

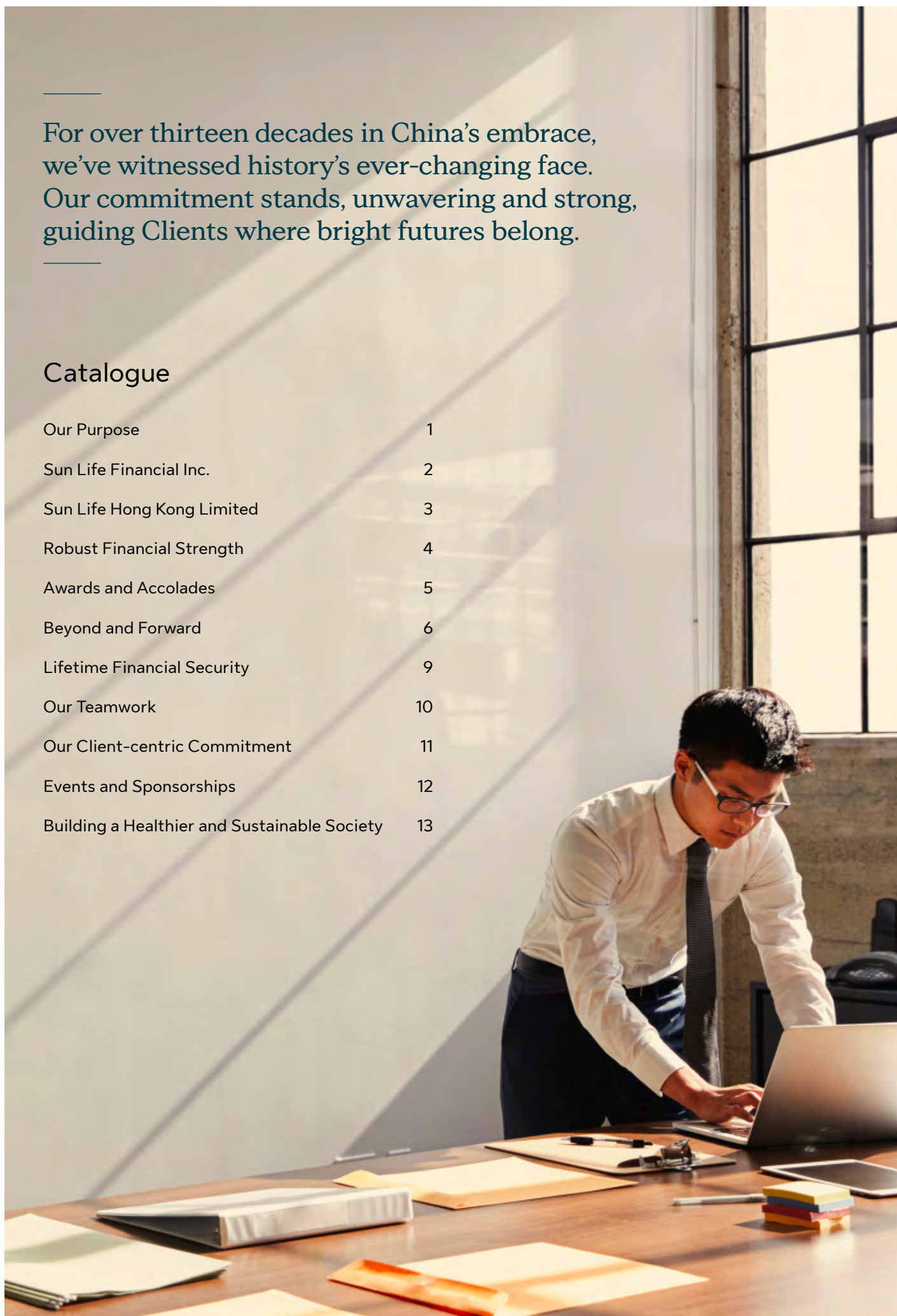
Company Introduction 2025



For over thirteen decades in China's embrace,
we've witnessed history's ever-changing face.
Our commitment stands, unwavering and strong,
guiding Clients where bright futures belong.

Catalogue

Our Purpose	1
Sun Life Financial Inc.	2
Sun Life Hong Kong Limited	3
Robust Financial Strength	4
Awards and Accolades	5
Beyond and Forward	6
Lifetime Financial Security	9
Our Teamwork	10
Our Client-centric Commitment	11
Events and Sponsorships	12
Building a Healthier and Sustainable Society	13



Our Purpose

Helping our Clients achieve lifetime financial security and live healthier lives

Sun Life has been rooted in Hong Kong since 1892, since when we have built up a deep and profound level of experience and expertise in wealth planning and protection. Drawing on the legacy and strength of our parent company – founded in Canada and now serving Clients worldwide – we remain steadfast in our commitment to place our Clients at the center of everything we do and be a trusted, lifelong partner. Our heritage of innovation and creativity drives us to continuously enhance our services, products and customer experiences. By empowering our Clients to live their lives to the fullest, we help them prepare for tomorrow – ready to shine with optimism and confidence for the future.



Harnessing 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

Leading position in the group
retirement market¹

HKD\$8.83 trillion assets
under management²

One of the world's top asset management firms³

Offices in **28** markets⁴

85M+ Clients⁴

66,900 employees⁴

95,000 advisors⁴

Ranked **272nd** in the
Forbes Global 2000 List⁵

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

Sustainable investment pioneer with distinguished performance

Ranked among the top 100 most sustainable
companies globally for 16 consecutive years
by Corporate Knights, and number one among
Canadian insurers⁶

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

AA

AM Best

A+

DBRS

AA

Moody's

Aa3

1. Fraser Pension Universe Report, year-ended December 2024. Source: <https://www.sunlife.com/content/dam/sunlife/regional/global-marketing/documents/com/annual-report-2024-e.pdf>

2. As of June 30, 2025. 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 June 30, 2025 ("Q2'25 MD&A"). Source: <https://www.sunlife.com/content/dam/sunlife/regional/global-marketing/documents/com/pa-e-q225-fact-sheet.pdf>

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, 2024. Source: <https://www.advratings.com/top-asset-management-firms>

4. As of December 31, 2024, employees represent full-time equivalent employees, temporary employees and employees in Asia joint ventures. Employees and Advisors are rounded to the nearest hundred. Clients are rounded to the nearest million.

5. As of June 12, 2025. Source: <https://www.forbes.com/global2000/#19be60cd4aa2>

6. Source: <https://www.corporateknights.com/issues/2025-01-global-100-issue/100-most-sustainable-companies-still-betting-greener-world/>

7. Source: MSCI ESG Research, Sun Life's rating remains unchanged since June 2022

8. Ratings are for Sun Life Assurance Company of Canada



Nurtured in Hong Kong to Flourish with Innovations

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

First multinational life insurer
in Hong Kong

Established in Hong Kong
for over 130 years

1 in 7 every people in Hong Kong is a Sun Life Client⁹

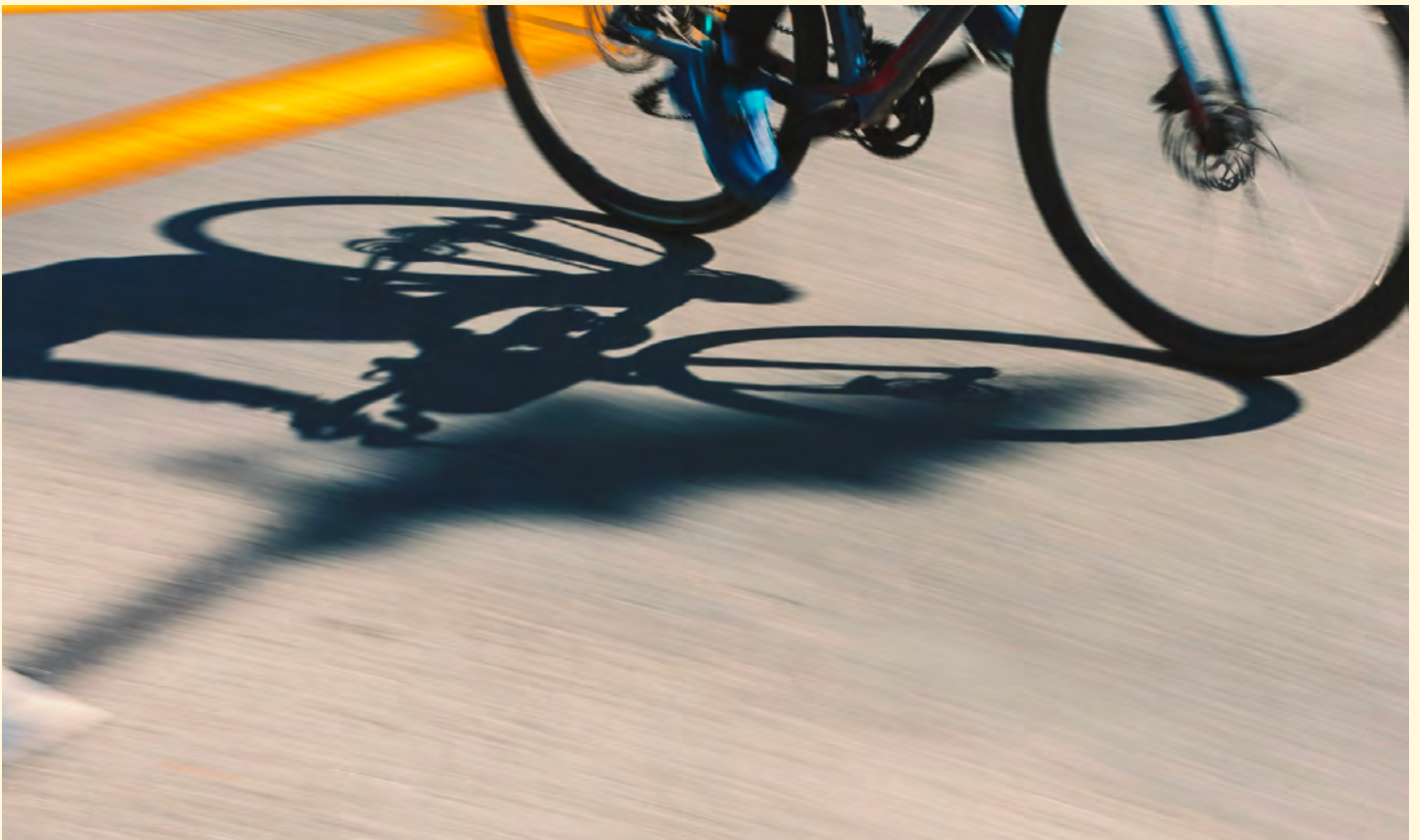
The third largest MPF service provider in Hong Kong¹⁰

Number 1 in MPF cumulative net asset growth
by percentage for the past 10 years¹¹

9. As of October 1, 2025, includes life insurance and pensions Clients

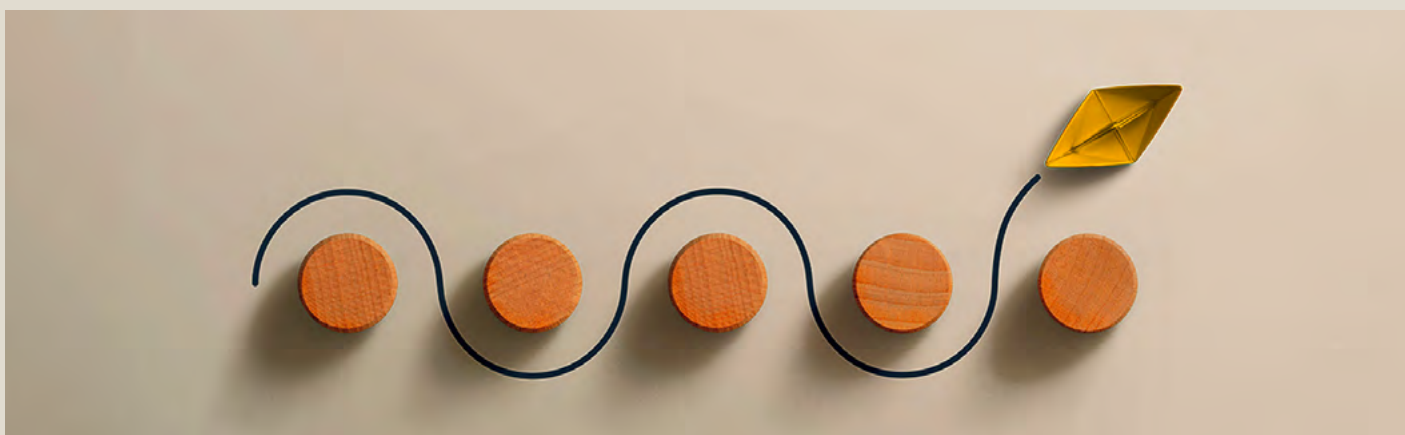
10. Based on assets under management. Source: Mercer MPF Market Shares Report (June 30, 2025). MPF refers to Mandatory Provident Fund

11. 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 – Q1 2025). The cumulative growth by percentage in terms of MPF net assets is calculated by the difference between the MPF net asset market share during Q1 2015 and Q1 2025



Investment in Bowtie's Series C Funding

In line with Sun Life's broader strategy to collaborate with innovative digital companies and enhance insurance accessibility, Sun Life invested up to USD 70 million in Bowtie Life Insurance Company Limited ("Bowtie") in July 2025. This investment builds on an existing stake to further solidify the long-term partnership between the two companies. By combining Bowtie's advanced technology with Sun Life's deep insurance expertise, we aim to jointly deliver a simple, convenient and affordable health insurance experience to the public.



Crowned with Shining Accolades



10Life 5-Star Insurance Award 2025

- Life Insurer of the Year
- 14 5-Star accolades



Sing Tao Daily Sing Tao Service Awards 2024

- Critical Illness Insurance Products
- Savings Insurance Products
- Greater Bay Area Wealth Inheritance Services (Hong Kong)



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

- 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)



Metro Finance Radio Greater Bay Area Insurance Awards 2025

- Outstanding Personal Accident Insurance Award
- Outstanding Apprenticeship Program Award
- Outstanding Contributions to Legacy Planning Award (Family Office)
- Outstanding MPF Products/Service Award
- Outstanding Corporate Social Responsibility Award



Financial Institutions Awards 2025 - Bloomberg Businessweek (Chinese Edition)



Excellence Awards

- International Insurance Company of the Year
- MPF Provider of the Year (Investment Sector)
- Recruitment Program of the Year
- ESG Sustainability of the Year
- High Net Worth (Product)
- Digital Innovation
- Online Platform

Outstanding Awards

- Digital Transformation Strategy
- Corporate Social Responsibility
- Training and Development Achievement (Agency Force)
- Integrated Marketing (Product)
- Broker Support
- Client Service
- Cross-border Insurance Services (Mainland to Hong Kong)

The Hong Kong Council of Social Service

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



MPF Ratings The 2025 MPF Awards

- Gold Rated Scheme
- 10 Year Consecutive Gold
- Best MPF ESG Product
- Sustainably Friendly
- 15 Year Consistent Performer – Equity Fund (HK & China)
- 15 Year Consistent Performer – Mixed Asset Fund (41-60% Equity)
- 15 Year Consistent Performer – Mixed Asset Fund (61-80% Equity)
- 20 Year Consistent Performer – Mixed Asset Fund (41-60% Equity)
- 20 Year Consistent Performer – Mixed Asset Fund (61-80% Equity)



Hong Kong Economic Journal

Financial Services Awards of Excellence 2025

- Excellence in ESG Savings and Life Insurance
- Excellence in Critical Illness Insurance
- Excellence in Prestige Member Insurance Service
- Excellence in Innovative MPF Scheme



Corporate Brand Awards of Excellence 2025

- Sustainability Investment of Excellence



Benchmark MPF Awards 2024



Grand Award

- MPF - Sponsor of the Year
- MPF - Trustee of the Year

Sponsor Awards

- Best-in-Class: Product Due Diligence
- Outstanding Achiever: ESG Integration

Sustainability Awards

- Outstanding Achiever: ESG Integration

Trustee Awards

- Best-in-Class: Member Servicing
- Outstanding Achiever: Compliance
- Outstanding Achiever: Employer Support
- Outstanding Achiever: Risk Management
- Outstanding Achiever: Stewardship

Ming Pao

Awards for Excellence in Finance 2025

- Wealth Management Services - Award for Excellence in MPF Creativity
- Retirement Planning Service - Award for Excellence in Talent Nurturing



*For full award list, please refer to Sun Life HK website.

A Century of Glory and Excellence

1865

Birth of Sun Life

Sun Life Group was founded two years before the first Canadian government! 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 the economic growth and prosperity of the burgeoning nation.



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 boundaryless insurance policy

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 U.K. in 1893, and the Philippines and U.S. in 1895.

At the end of the Qing Dynasty, Sun Life Group entered Mainland China, starting operations in Shanghai and Hong Kong by appointing agencies and later expanding to other major cities in southern and northern China. It became the first multinational life insurance company established in Hong Kong.



1914

World War I

Despite employees being enlisted in the army during World War I, Sun Life Group continued to pay their salaries and support their families. Dividends to participating policyholders continued to be paid, with bonuses increasing yearly.

A Montreal landmark established

The Sun Life Building was established and remains operational today, where more than 1,600 employees are based.



1918 - 1920

Spanish Flu outbreak

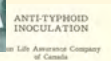
After the Spanish flu pandemic, Sun Life Group paid out more than USD 2.1 million in claims (at the time when average monthly rent was USD 19).



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 typhoid epidemic, Sun Life Group provided free vaccinations to employees, Clients and the public, benefiting over 50,000 people.



Beyond and Forward



1930

One million policyholders milestone

By 1930, Sun Life Group had become the 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 significance of life insurance. Sun Life was the first insurance company to use such literary materials.

1940 - 1945

World War II

During World War II, when London was under attack, the British government secretly entrusted USD 5 billion securities to Sun Life Group's internal treasury in Canada, which were returned as promised after the war, demonstrating Sun Life's stability. Despite all the challenges, Sun Life's commitment to Clients remained unchanged.

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

1946

Post-World War II

After the all destruction of the war, in the Philippines, Sun Life Group fulfilled every promise and paid all claims without any requirement for 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 pioneer of mutual funds established in 1924. MFS had assets under management (AUM) of USD 619.6 billion as of May 31, 2025.

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 in stock exchange

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

Beyond and Forward

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 remained the world's most competent insurance company with strong capital position and insisted on distributing USD 360 million in dividends to policyholders.



2012 - 2013

Asia expansion continues

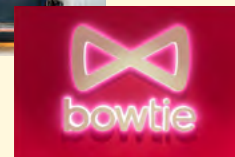
Sun Life Group partnered with PVI Holdings in Vietnam to set up PVI Sun Life in 2012. In 2013, Sun Life entered Malaysia with joint ventures Sun Life Malaysia Assurance Berhad and Sun Life Malaysia Takaful Berhad. By then, Sun Life's footprint in Asia included 16 companies, with six local partners across 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, excellent performance through a multi-manager approach. It is the third largest MPF investment manager in Hong Kong. As of 30 May 2025, it had AUM totaling HKD 151.3 billion.



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 insurance technology development in the region.



2019

Sun Life Group support measures during COVID-19

Sun Life Group 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".



2020 - 2022

Environmental, Social and Governance (ESG) pioneer

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



2023 - 2024

Exclusive bancassurance partnership

Sun Life and Dah Sing Bank reached a 15-year exclusive bancassurance partnership agreement in Hong Kong, marking the second anniversary of this partnership this year.



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



Crafting Solutions for Every Life Stage

As a trusted insurance company, we are dedicated to helping our Clients achieve their milestones through professional financial analysis and insight-based solutions. Our comprehensive product suite includes savings and life protection plans, medical coverage, critical illness support, accident and disability benefits, universal life, MPF schemes and group benefits. Committed to relentless innovation, we continuously enhance our products and services to meet evolving needs, empowering our Clients to partner with us for a brighter, more secure future at every life stage.



Wealth product featuring the most comprehensive wealth inheritance solution

SunJoy Global

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



Market-first ESG investing-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 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.



Immediate annuity product with multiple market-first features

The RetireFree Immediate Annuity Insurance and the RetireFree Booster Rider Insurance

The RetireFree Immediate Annuity Insurance and the RetireFree Booster Rider Insurance deliver lifelong and guaranteed monthly cash flow with multiple first-in-market protections, including last rites benefit, cognitive care benefit and terminal bonus lock-in option for critical illness, offering Clients the support they need through different stages of their retirement.



Our Teamwork

Fostering Excellence, Developing Expertise

We recognize that people are the cornerstones of our success and continue to encourage our advisors to develop their expertise. Our comprehensive compensation and promotion system is designed to support this growth, with the goal of establishing our advisors as the 'Most Respected Advisors' in the industry. By fostering a truly outstanding team, we aim to help our Clients plan for their brighter futures with confidence and assurance.



Sun Life carries a powerful mission and vision, driving the core value proposition of our advisors through forward-looking strategies:

Collaborative

Progressive

Impactful

A professional development platform cultivating talent

To nurture the next generation of advisor talent, the BrighterGen Academy offers a series of professional training, comprehensive support, and excellent promotion opportunities. Our mission is to empower our team to embark on a rewarding journey of growth and excellence.

Brighter 
Academy
Brighter • Gen

Our Client-centric Commitment

Constantly Refining, Continually Improving



Sun Life has always been Client-focused, caring deeply and committed to providing reliable and efficient services. With a strong culture of innovation, we continuously update and enhance our services, products and Client journeys to provide best-in-market experiences.

AI tools to enhance performance

Advisor Workbench(AWB): A new one-stop work platform that provides advisors with key Client insights, case follow-ups and AI support, significantly improving their daily work experience. Advisors log in just once to AWB to seamlessly access all advisor-related applications.

Advisor Buddy: A generative AI chatbot designed specifically for advisors, integrating frequently used links and document databases. It helps advisors quickly search and find information, boosting work efficiency and responsiveness.

Digital Assisted Underwriting Tool (AUT): Launched in 2024, this underwriting assistance robot technology offers Clients faster, accurate and personalized services, enhancing the underwriting experience.

Mobile insurance app

My Sun Life HK

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

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 features in SunWallet

Policy value withdrawal available online

Easily transfer to overseas bank accounts with
the Overseas Transfer Service

Taking Client satisfaction to a higher level

The eKYC functionality integrates advanced biometric recognition and artificial intelligence technologies to create a secure and efficient verification process for Clients. Whenever a policy value is withdrawn, an independent backend verification procedure is initiated to authenticate the Client's identity. By utilizing intelligent matching algorithms, we ensure the protection of our Clients' interests while maintaining the highest level of security.



Opening new payment methods

Faster Payment System - Utilizing the Hong Kong Monetary Authority's Fast Payment System (FPS) as the preferred payment method, we aim to streamline the distribution of payments from policies. This approach offers enhanced convenience and efficiency, ensuring quicker and more secure transactions. By integrating FPS into our payment processes, we are committed to providing an exceptional Client experience, aligning with our goal of leveraging advanced financial technology to meet the evolving needs of our Clients.



United in Passion for Our Community

For 17 years, Sun Life has been a dedicated sponsor of dragon boat events, celebrating cultural heritage and community spirit. In 2025, we announced our first-ever collaboration with the Hong Kong Tourism Board as the title-sponsor of the “2025 Sun Life Hong Kong International Dragon Boat Races” This prestigious event highlights our commitment to preserving cultural traditions while embracing a vision that connects local roots with global aspirations.



Beyond sports, Sun Life is committed to enriching Hong Kong’s cultural and entertainment landscape. This year, we were proud to be a supporting partner of the Cirque du Soleil KOOZA Hong Kong show, bringing a vibrant blend of culture and entertainment for locals and visitors. Through these initiatives, we aim to inspire healthier lifestyles and create lasting social value for our Clients and communities.



Building a Healthier and Sustainable Society

Dedicated to Building a Sustainable and Healthy Society

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

Raising community awareness of diabetes and actively promoting prevention methods

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 various diabetes prevention-related activities. These efforts raise public awareness of diabetes and help individuals to understand and adopt effective prevention methods.



Support for public participation in sports activities to build a healthy community

We are committed to fostering a healthy community through sports participation. Since 2023, we have partnered with Beyond Sport, a global foundation championing sustainable social change, to launch the "Hoops + Health" program in Asian regions including Hong Kong. This initiative promotes basketball as a way to encourage physical activity and community engagement. Following the revitalization of the Fanling Wah Sum Basketball Court in 2024, we have organized multiple basketball coaching workshops and youth basketball activities, helping young people develop healthy and positive lifestyles. In addition to basketball, Sun Life encourages company-wide participation in major sporting events such as, the "Sun Life Hong Kong International Dragon Boat Races", "Minions Run Hong Kong 2022", and "Sun Life Fun Run: Pokémon Run Hong Kong 2024."

Focus on the mental health of cancer patients and caregivers

Sun Life has long been concerned about the mental and psychological health 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, focusing on improving the physical and mental health and quality of life of cancer patients and their families.



Enhancing financial literacy among vulnerable groups, promoting financial education

Promoting community development through financial literacy education is a key pillar for Sun Life in Asia. Sun Life helps women and vulnerable groups build a solid financial foundation and improve their well-being. This includes donating to the non-profit organization Uplifters, supporting their 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 enhance their financial independence and self-confidence.

Sun Life Hong Kong Limited
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