

Most Innovative Product/Service - Life Insurance (Wealth) Award

The award recognises the winning company having developed a new product/service or created new revenue opportunities and market share by revamping an existing product/service.



HSBC Retirement Monitor
HSBC Insurance (Asia) Limited

At HSBC, customers have been and will always be at the centre of our business. We strive to know our customers and provide them with the means to achieve their ambitions, hopes and dreams. That's why we innovate with our customers in mind, to meet their needs and protect them.

The HSBC Retirement Monitor ("Monitor") is the first referential indicator in Hong Kong that reflects estimated living costs required for retirement. The Monitor is not a survey, but a quarterly updated benchmark based on real data and statistics to provide estimated costs required for three different kinds of retirement lifestyles: Basic, Comfortable, and Affluent. The tool ultimately aims to provide the people of Hong Kong with an objective and clear reference point to assist them in setting their own retirement target.

The Monitor was created under HSBC's appointment of the Association of Superannuation Funds of Australia ("ASFA"). It is constructed by extensive data analysis of local retiree's consumption patterns and prices of specific goods and services collected in Hong Kong. It also takes into account the statistics published by the Government of Hong Kong on the expenditures of local residents from various ages and income groups. The Monitor is useful for any Hong Kong citizen looking for a reliable source of knowledge to be used in their retirement planning needs.



(From left) Cyrus So Yi-chun, professional basketball coach and player, Agnes Wu, renowned business analyst, Helena Law Lan, veteran actress, Candy Yuen, CEO, HSBC Insurance Hong Kong, Elaine Lai, Head of Wealth Development, HSBC RBWM Hong Kong, and Alfred Yip, Head of Pensions, HSBC Insurance Hong Kong at the HSBC Retirement Monitor Launch Event



La Vita Critical Illness & Savings Plan
Assicurazioni Generali S.p.A.

Generali Group is one of the largest global insurance providers. We have been established for over 180 years and are listed amongst the Fortune Global Top 50 companies, with total 2015 premium of over €74 billion. Today, we are present in 60 countries worldwide serving 72 million customers. In Asia, Generali operates in 10 markets: Hong Kong, China, India, Indonesia, Japan, Malaysia, Philippines, Singapore, Thailand and Vietnam.

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

To cater for our High Net Worth customers' different needs through their life stages, Generali has designed Sigillo Universal Life Plan ("Sigillo") and La Vita Critical Illness & Savings Plan ("La Vita").

Sigillo reflects the inspiration behind Generali's solution for our most valued customers, enabling them to pass on their unique heritage and legacy to future generations.

La Vita, our innovative solution, allows our customers the freedom to focus on their priorities. At different life stages, whether they are planning for retirement or their children's education, **La Vita** not only helps them to grow their wealth but also provides the peace of mind by protecting them against potential critical illnesses.



La Vita is designed to cater for different needs through life stages with guaranteed income feature and multiple risks coverage.



Our brand is the sum of every experience our customers have with us.



The Wealth Management Plan
Old Mutual International Isle of Man Limited

Old Mutual International provides offshore and cross-border wealth management solutions for mass-affluent local, internationally mobile, and expatriate investors, and high net worth individuals across the world.

FOR NOW AND INTO THE FUTURE

Wealth is a lifetime journey and holistic wealth planning with maximum flexibility plays an important part in fulfilling customers' evolving financial needs. We put our customers at the heart of everything we do, offering a packaged solution to help them manage their wealth holistically NOW and INTO THE FUTURE.

The features of Wealth Management Plan are designed to provide maximum flexibility and cost efficiency to help grow and accumulate wealth. The Plan can also be structured to provide potential tax efficiency, which is particularly important for expatriate and internationally mobile investors. Customers can also use the Plan as a trust and estate planning vehicle, plus they have the option to seek professional support on asset management and investment management.

A LONG-ESTABLISHED, TRUSTED COMPANY

We are the international arm of Old Mutual Wealth, one of the leading retail investment businesses. Old Mutual Wealth is a core part of Old Mutual plc, one of the world's largest financial services companies. Founded in 1845, Old Mutual plc is a FTSE 100 company overseeing £ 342.7 billion in investments for 19.4 million customers worldwide (as at 30 June 2016).



Customers' evolving needs along the wealth journey.



We offer Wealth Management Plan as a solution with packaged benefits catering for the evolving needs of the customers along their wealth journey.