

OUTSTANDING MPF/ Employees' Benefit Product / Service AWARD

The winning company has developed an excellent employee benefit product/service, e.g. MPF, group medical/life/personal accident/ travel plan, long term disability (LTD)/critical illness plan, etc. for SMEs/corporations. The winning entry should demonstrate how the product/service attracts the employers and is beneficial to the employees in terms of coverage, flexibility and cost-efficiency.



AIA 理想退休生活調查
Desired Retirement Tracker
Findings of the 10th Survey

A Brand-New Chapter in Life: Pseudo-Retirement

Hong Kong People Face Insufficient Retirement Reserves

- 65% are expected to have insufficient retirement reserves
- 8,434 million HKD shortfall of retirement reserves
- 90% of "Underachievers" will not be able to retire and end up in pseudo-retirement
- 91% believe their assets will not be enough to cover their retirement needs

Four "NOTICEable Phenomena" among Hong Kong People with Regard to MPF Management

- 67% have not made any MPF voluntary contributions
- 51% of MPF contributors have never reviewed their MPF accounts
- 32% do not know their MPF investment portfolio
- 48% do not know their MPF investment returns

Hong Kong People Neglect Their Medical Needs after Retirement

- 29% have not budgeted or have no idea how much to budget for medical expenditure after retirement
- 40% have not reserved funds for unexpected medical emergencies (such as cancer, stroke, heart disease, etc.)
- 23% have no idea how to budget for their unexpected medical needs

▲ AIA Connect enables our customers to manage all their AIA accounts, from individual life insurance, group insurance, MPF to AIA Vitality, with one single App.



▲ By truly listening to our customers, we gain a better understanding of their needs. This enables us to develop products and services that meet our customers' medical and retirement protection needs.

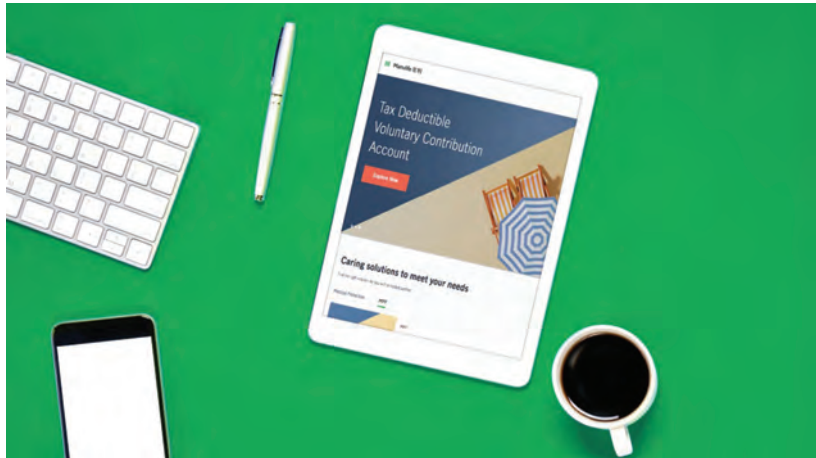
AIA Hong Kong is a subsidiary of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 16,500 AIA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, MPF, personal lines insurance to investment-linked products with numerous investment options.

AIA has provided employee benefit solutions to companies of all sizes in Hong Kong and Macau for over 60 years. Our

expertise and customer-centric values have made us an established industry leader known for one-stop group insurance, pension and employee voluntary protection solutions that stand for value, choice and simplicity.

Leveraging our extensive experience, we aim to meet the medical and retirement protection needs of the territory's diverse workforce. Our solutions benefit small-to-medium-sized companies and multinational corporations, helping them advance their business goals and meet their human resource objectives in a flexible and cost-effective manner.

¹ as at March 2019 ² as at 31 March 2019



▲ In just 5 minutes, you can set up your MPF tax deductible voluntary contributions account with Manulife via our BuySimple.hk platform!

▼ Enjoy a speedy and paper-free experience with Manulife's ClaimSimple.hk! This 3-in-1 web-based platform allows customers to make claims, download e-medical card and search network doctors in one go!

Manulife 宏利

As a digital leader in the employee benefits industry, Manulife strives to provide convenience to customers through various e-tools. On group life and health ("GLH") front, we render a 3-in-1 web-based platform called ClaimSimple.hk for our customers, significantly shortening claims processes and turnaround and in tandem, making network doctors search a lot easier. On the MPF front, we pioneered a market-first mobile app named "ec-Work", facilitating easy administration of HR and MPF matters by employer customers and allowing for member e-enrolment on mobile devices. Our BuySimple.hk platform enables easy

self-serve application for Tax Deductible Voluntary Contributions ("TVC") accounts online anytime, anywhere, whilst our MPF intermediaries are also equipped with an iPad app to help customers set up TVC accounts electronically.



◀ To showcase our commitment and connection with the Hong Kong workforce in a slogan: "為您的努力,更努力" ("We work harder to make your hard-earned money work harder for you")

Sun Life 永明金融

▲ Sun Life MPF launched an online video – "If you are going to retire tomorrow" to promote early retirement planning in 2019.

Sun Life Hong Kong provides insurance and wealth management solutions to individuals and corporates through individual life and health, pension and group pensions, and third party administration businesses. For more than 127 years, Sun Life has been here grow together with the people of Hong Kong. Our purpose is to help our clients achieve

lifetime financial security and live healthier lives. Being one of the top 4 MPF providers in the market, Sun Life has been diligently applying our experience and expertise in everything we do to make MPF a palatable retirement option for the Hong Kong workforce. We are gratified that our efforts have been affirmed by the professionals from the industry.