



Whole Life Insurance

Pillar One: Value For Money

1. Minimum monthly Premium

Currency	Premium
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2. Please state the following projected outcome for a Male 45 years old non-smoker with a monthly contribution of HK\$5,000 for 20 years:

A. Guaranteed Cash Value:

B. Guaranteed Death Benefit:

C. Guaranteed Bonuses (including Reversionary and Terminal Bonus):

Special Guaranteed Bonuses available:

D. Internal Rate of Return (I.R.R.) for:

E. Bonus Lock-in: select all the apply

- We allow customers to lock in non-guaranteed bonuses
- Upon reaching a certain policy anniversary
- There is not an aggregate limit '

Special Remarks

F. In which anniversary year does the policy reach Breakeven?

G. What is the current crediting interest rate?

H. What is the minimum guaranteed crediting interest rate?

I. Does the plan offer Unemployment Protection

- Yes
- No



3. Is there more than one Premium Payment Term?

- No
- Yes

Please state the number of Premium payment terms available

4. Payment Modes – Select all that apply

- Monthly
- Quarterly
- Semi-Annually
- Annually

5. What is the flexibility for cash withdrawals:

- Withdraw without penalty
- Bonus lock-in portion only
- Can withdraw but considered as partial surrender
- This option is not available for this product

6. Is an Increase/Decrease in the Premium amount allowed?

7. Payment Holidays

- Yes
- No

8. When is premium holiday allowed?

- Anytime after year 1
- Starting from year 2
- Starting from year 3
- Starting from year 4
- Starting from year 5
- After year 5

9. Is the Policy Convertible to an annuity plan?

- Yes
- Partially
- No



10. What is the maximum age for Renewal

11. Change of Life Insured during the policy is in force

- 1 to 3 times
- 4 to 6 times
- There is no limit to the number of times
- This option is not available

12. Change of Policyholder during the policy is in force

- 1 to 3 times
- 4 to 6 times
- There is no limit to the number of times
- This option is not available

13. Advanced payment on terminal illness diagnosis

- Yes
- No

14. Please state all the Key Exclusions

15. Does the firm discuss or monitor the impact that its products and services have on consumers?

- Yes
- No

16. Does the firm provide charitable donations or product/service accessibility initiatives?


- Yes
- No



17. Does the company distribute any low-priced products or services designed explicitly for BoP [bottom of pyramid] lower-income communities to help improve their lives and livelihoods?

- Yes
- No

Additional Remarks for how your products create Long-Term Value for the customers:

18.  **UPLOAD** a product Brochure and the Illustration Document for a Male 45 years old non-smoker with a monthly contribution of HK\$5,000 for 20 years.

19. Video URL links:



Pillar Two: Comfort and Experience

Client Support

1. If you have run a Customer Satisfactory Survey within the past 24 months, please explain your objectives?

Select all that apply:

- To improve loyalty and advocacy
- To understand the landscape better
- To understand competitors behavior
- To track customer satisfaction level
- To understand the buying, servicing, and claims experience
- To address negative sentiment and provide service recovery

Please highlight the tools used for customer satisfaction and feedback, and highlight your achievement and process:

2. What do you do under the circumstances a claim is denied? Please Select all that apply:

- Explain to the customers the reasons by a dedicated specialist/claim handler
- Inform the agent and let them explain the reasons
- Provide the customer a chance for clarification and refile for the claim
- Send them a written reply and close the case
- We do something else that is different, and we do it better

Please describe the claim process and its service level undertaking:

3. How do you identify potentially fraudulent claims, and how has the process improve efficiency and help optimize pricing for customers?



4. What does your customer portal do for your customers? Please select all that apply:

- Apply for loans
- Chatbot
- Conduct Product comparisons
- Contact customer service
- Enroll and follow Health Programs
- File a claim
- Make additional purchase
- Make profile changes
- Make withdrawal
- Open an account/Enrol online
- Perform fund switching
- Receive market Information
- Receive product information
- Submit policy application
- Track claims progress
- Track fund performances
- Tutorial articles or videos
- View e-statements
- We do not have a customer portal
- We do more than the above, and please see the description below:

Additional Remarks



5. What does your mobile app do for your customers? Please select all that apply:

- Apply for loans
- Chatbot
- Conduct product comparisons
- Contact customer service
- Health Programs and well-being tracker
- File a claim
- Make additional purchase
- Make profile changes
- Make withdrawal
- Open an account/Enrol online
- Perform fund switching
- Receive market information
- Receive product information
- Submit policy application
- Track claims progress
- Track fund performances
- Tutorial articles or videos
- View e-statements
- We do not have a customer portal
- We do more than the above, and please see the description below:

Additional Remarks



6. What does your Distributor and Agent portal do internal and external intermediaries? Please select all that apply:

- Chatbot
- Engage with Customers
- Make profile changes
- Manage a claim
- Product Comparisons
- Product Information
- Submit policy application
- Track claims progress
- Track performances
- Tutorial articles or videos
- We do not have a portal for Distributors or Agents
- We do more than the above:

Additional Remarks

7. Please describe the technology used for Clients' Ease of access to Products, Pricing, Advice, Research, and the internet. How do you enhance client insights such as big data, A.I., or data warehouse to optimize the client experience and journey? How is technology made available to customers along the three stages - Pre-sale, Account Opening, and Post sale care?

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8. Does the firm discuss or monitor the impact that its products and services have on customers?

- Yes
- No

9. Has the firm been involved in any customer-related lawsuits or offenses investigated by a judicial/regulatory process during 12 months?

- Yes
- No



13. How do you ensure that brokers' practices are aligned with client experience and the ongoing monitoring of satisfaction level?

↑ Upload all the relevant screenshots, decks, and guidebooks, etc...

Video URL links:



Pillar Three: Governance and Dependability

1. Fulfillment Ratio: Please fill in the actual aggregated accumulated non-guaranteed annual dividends and interests, and special bonuses "%" ratio against the illustrated amounts at the point of sale for this whole life product as of the end of 2020.

Non-Guaranteed Element	Currency	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10	Policy Year 11
Annual Dividends	USD											
	HKD											
Bonuses	USD											
	HKD											

2. Have you received a Financial Rating from a major rating agency in the past 12 months?

- Yes (please proceed to 2A)
- No (please proceed to 2B & 2C)

2A. Financial Strength: Please state the ratings over the past 12 months as of June 30, 2021

Standard and Poor	<input type="text"/>	Rating in 2020	<input type="text"/>
Moody's	<input type="text"/>	Rating in 2020	<input type="text"/>
Fitch	<input type="text"/>	Rating in 2020	<input type="text"/>

2B. Asset Under Management:

2020 AUM (USD):	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>
2019 AUM (USD):	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>
2018 AUM (USD):	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>

We prefer not to disclose

2C. Solvency Ratio:

2020 (%) of regulation:	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>
2019 (%) of regulation:	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>
2018 (%) of regulation:	<input type="text"/>	YoY Growth/Decline (%)	<input type="text"/>

We prefer not to disclose



3. Portfolio liquidity in stressed markets: When you construct the portfolio, one key factor we consider is liquidity at the portfolio level under stressed market conditions.

Please select only ONE closest answer:

- Yes, we aim to be able to liquidate 10%, or less, of the portfolio in 5 trading days if trading volume halves
- Yes, we aim to be able to liquidate 10%-20% of the portfolio in 5 trading days if trading volume halves
- Yes, we aim to be able to liquidate 20-30% of the portfolio in 5 trading days if trading volume halves
- Yes, we aim to be able to liquidate 30-40% of the portfolio within 5 trading days if trading volume halves
- Yes, we aim to be able to liquidate within 1-2 trading days at least 15-30% of any single position whose market value drops by 5% or more in a single day
- Our liquidity targets are better than the above

Please specify how liquidity targets are better



4. Investment/Divestment bases: Our investment/divestment decisions are substantively based on the following. Please select all the most applicable answers:

- Security's liquidity in secondary market
- Valuation
- Target price
- Risk/return profile of a security relative to other positions in the portfolio
- Investee's cash flow
- Investee's ability to meet liabilities in a timely manner/ credit quality
- Ability of investee to benefit from structural changes in its industry
- Investee's key management's track record
- Validity of our investment thesis
- Downgrade/upgrade of the investee by our own analysts
- Downgrade/upgrade of the investee by sell-side analysts
- Rumors
- ESG factors improving (in the case of investment)/deteriorating (in the case of divestment)
- Investee's response to our fund's/firm's ESG engagement
- Market timing
- Signals generated by our quantitative, big data models or other similar methods
- The security's drawdown exceeds our limits within a given time frame
- Environmental factors have (or likely will have) a material* impact on the investee's earnings, cash flow, competitiveness, business resilience, reputation and other risk-return balance
- Social factors have (or likely will have) a material[ii] impact on the investee's earnings, cash flow, competitiveness, business resilience, reputation and other risk-return balance. In the case of making an investment, the material impact is positive. In the case of divestment, the material impact is negative and the investee is not taking adequate steps to address these material social factors.
- Governance factors have (or likely will have) a material[iii] impact on the investee's earnings, cash flow, competitiveness, business resilience, reputation and other risk-return balance. In the case of making an investment, the material impact is positive. In the case of divestment, the material impact is negative and the investee is not taking adequate steps to address these material governance factors.
- We do not have a system or method of arriving at a basis for investment/divestment. The portfolio manager acts according to his or her wishes.

Additional remarks, if any



5. Does the firm have a committee responsible for risk?

- Yes
- No

6. What is the Business of the Risk Committee? Please select all that apply:

- Proactively identify risk issues
- Assessment of risks
- Mitigate and Manage risks
- Risk controls policies and implementation
- Regulatory risks monitoring
- We do more than the above – please explain below:

Additional Remarks

7. What is the percentage of the risk committee that is independent?

%

8. Are there any executives on the risk committee?

- Yes
- No

9. Does the firm describe business continuity risks related to disruptions of operations?

- Yes
- No

10. Does the firm link its directors' bonuses to the achievement of long-term goals?

- Yes
- No

11. Does the firm have a Code of Ethics?

- Yes
- No



12. Percentage of non-executive directors that have industry-specific expertise

%

13. Does the firm have country-specific components in their anti-bribery and/or corruption statement or policy?

- Yes
- No

14. Does the firm provide its employees with training on anti-bribery and/or corruption?

- Yes
- No



Pillar Four: Sustainability and E.S.G.

1. Commitment to responsible shareholding. Please select the statement(s) that describe your approach to stewardship. You may choose more than one statement where applicable:

- We have a clearly articulated, explicit, publicly available policy/framework on investing responsibly across ALL our strategies, including non-ESG, non-SRI strategies
- We do NOT yet have an explicit, clearly spelled out stewardship policy/framework/principle, but we are in the process of finalizing one within the next 12 months
- We do NOT have an explicit stewardship policy/framework -- and do NOT have plans for one -- but we invest responsibly whenever possible across ALL our strategies, including non-ESG, non-SRI strategies
- We invest responsibly ONLY in our E.S.G., S.R.I., and/or sustainable strategies. We do not practice responsible investing in other strategies
- We are signatories to one or more stewardship principles, but we have no concrete plans to institute a stewardship policy/framework at our firm at the moment
- We are not signatories to stewardship principles/codes; we have no stewardship policies, but we are keen to move in that direction is within the next 1-2 years
- We think stewardship is NOT suitable for our business model, and we have explained why to the relevant regulatory authorities and/or investors
- We do NOT think stewardship is important to our firm at this time, and we do not feel it's necessary to explain why
- Our firm does NOT have a position on stewardship



- 2.** Disclosures on voting: Please select the statements that describe your firm's practices related to voting. Some firms have varying disclosure levels for different policyholders types. Your answers to this question should reflect your disclosure to retail and high net worth policyholders and family offices. You may select more than one statement:
- Our disclosure on voting is available to policyholders, from retail to institutional asset owners, without them having to make a request, i.e., the disclosure is on our website or other electronically accessible venues
 - Our disclosure on voting is available ONLY to institutional policyholders, including family offices, without them having to make a request, i.e., the disclosure is electronically accessible to them
 - We disclose our votes and rationale ONLY if a policyholder asks for disclosure
 - In our disclosures, we explain in plain, clear, unambiguous language the rationale behind every vote
 - In our disclosures, we explain the rationale behind every vote, BUT we do not make an effort to present it in plain language, clear, unambiguous language
 - We do not currently disclose our votes and rationale, but we have concrete plans to do so within the next 12 months
 - We do not disclose and have no plans to disclose our voting
 - We do not vote
 - We cannot/prefer not to divulge our voting practices
- 3.** Is your firm a signatory to the United Nations-supported Principles for Responsible Investment (UNPRI) or another responsible investing initiative? Please select only one response.
- Yes, we are already a signatory to UNPRI only
 - Yes, we are already a signatory to UNPRI plus one or more responsible investing initiative/s
 - No, but we are in the process of applying to be a signatory to UNPRI or another responsible investing initiative/s
 - No, but we plan to be a signatory to at least one responsible investing initiative in the near future
 - No, we have no plans to become a signatory of any responsible investing initiatives in the near future
 - Other responses (please specify)

Please explain and describe the other initiatives that you have pledged.



4. To what extent will E.S.G. **materiality factors** influence the ultimate investment/divestment, overweight and underweight decisions? Would you please select only one response?

A. **Environmental materiality factors**

- 80-100% influence on the ultimate investment decisions
- 65-79% influence on the ultimate investment decisions
- 50-64% influence on the ultimate investment decisions
- 35-49% influence on the ultimate investment decisions
- 20-34% influence on the ultimate investment decisions
- 5-19% influence on the ultimate investment decisions
- Environmental effects on the portfolio are NOT currently considered, and we have NO plans to take them into account
- Environmental effects on the portfolio are NOT presently considered, but we have clearly defined framework, parameters, principles, methods/techniques, and objectives are available for imminent implementation to take them into account within the next 12 months

B. **Social materiality factors**

- 80-100% influence on the ultimate investment decisions
- 65-79% influence on the ultimate investment decisions
- 50-64% influence on the ultimate investment decisions
- 35-49% influence on the ultimate investment decisions
- 20-34% influence on the ultimate investment decisions
- 5-19% influence on the ultimate investment decisions
- Social effects on the portfolio are NOT currently considered, and we have NO plans to take them into account
- Social effects on the portfolio are NOT presently considered, but we have clearly defined framework, parameters, principles, methods/techniques, and objectives are available for imminent implementation to take them into account within the next 12 months



C. Governance materiality factors

- 80-100% influence on the ultimate investment decisions
- 65-79% influence on the ultimate investment decisions
- 50-64% influence on the ultimate investment decisions
- 35-49% influence on the ultimate investment decisions
- 20-34% influence on the ultimate investment decisions
- 5-19% influence on the ultimate investment decisions
- Governance effects on the portfolio are NOT currently considered, and we have NO plans to take them into account
- Governance effects on the portfolio are NOT currently considered, but we have clearly defined framework, parameters, principles, methods/techniques, and objectives are available for imminent implementation to take them into account within the next 12 months

5. What does the firm **consider material**, and how is an **assessment of their impact** carried out? Please describe your **overall inclusion of E.S.G. factors** and how is the in-house E.S.G. materiality framework defined? Please also explain how you would identify material financial and E.S.G. factors affecting a company, industry, sector, and country.

6. Do you align your investment policies against the UNSDG, and what impact(s) do you target to achieve?

Please select all that apply.

- Goal 1: No Poverty
- Goal 2: Zero Hunger
- Goal 3: Good Health and Well-Being
- Goal 4: Quality Education
- Goal 5: Gender Equality
- Goal 6: Clean Water and Sanitation
- Goal 7: Affordable and Clean Energy
- Goal 8: Decent Work and Economic Growth
- Goal 9: Industry, Innovation, and Infrastructure
- Goal 10: Reduced Inequalities
- Goal 11: Sustainable Cities and Communities
- Goal 12: Responsible Consumption and Production
- Goal 13: Climate Action
- Goal 14: Life Below Water
- Goal 15: Life on Land
- Goal 16: Peace, Justice, and Strong Institutions
- Goal 17: Partnerships



- 7. Does the firm have a statement or policy to promote equal opportunity and diversity?
- 8. Does the firm offer diversity training?
- 9. Does the firm have specific targets to improve equal opportunity and diversity?
- 10. Does the company disclose quantitative information on gender or ethnic minority employment?

11. Percentage of minorities on the Board

%

- 12. Does the firm have any programs or initiatives in support of LGBTQIA+ rights?
- 13. Percentage of ethnic minority individuals employed by the company in management-level positions
- 14. Does the firm provide charitable donations or product/service accessibility initiatives?



Pillar 5: Business and Growth

1. Does the firm state that it has responsible marketing practices and/or transparent product labeling?
 Yes
 No

2. Business – How is this product distributed and the major contributor to this success?

3. Please share with us the successes of this product and its contribution to the company's bottom-line.

4. How does the company feel about the statement of: Prioritizing the customers' needs before revenues?

5. What has been the Year on Year business growth on this product series?

2020

2019

2018