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星期一至五：上午九时正至晚上六时正

星期六：上午九时正至下午一时正

星期日及公众假期：休息

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Monday to Friday: 9:00am to 6:00pm

Saturday: 9:00am to 1:00pm

Sunday and Public Holidays: Closed

闪耀历程 跨越130年

Over 130 Years Of
Bright Journeys

香港永明金融有限公司(于百慕达注册成立之有限责任公司)

永明金融集团成员之一。总公司设于加拿大多伦多

2023年1月编印

由香港永明金融有限公司刊发

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Sun Life Hong Kong Limited (Incorporated in Bermuda with limited liability)

A member of the Sun Life group of companies. Head Office in Toronto, Canada.

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永明照亮闪耀人生

Life's brighter
under the Sun

我们的宗旨

为客户提供终身的理财保障，
并助其构建健康生活。

Our purpose

Helping our Clients achieve lifetime
financial security and live healthier lives.

扎根香港130多年，香港永明金融在财富规划与保障领域，积累了丰富的经验。承传母公司的传统和实力，我们赢得了全球客户的信赖，成为真诚可靠的终身伙伴。“以客户为中心”是我们一直以来的承诺，凭着创新的基因，我们将继续优化产品、服务及客户旅程，让客户在人生的每个阶段都充满精彩。

Sun Life has been rooted in Hong Kong for over 130 years building up profound experience in wealth planning and protection. Along with the legacy and strength of our parent company, we are proud to be a trusted, lifelong partner to our clients across the world. Our unwavering commitment is to put our clients at the centre of everything we do. With our deep DNA of innovation and creativity, we constantly revive our services, products and our client journeys to enable our clients to live their lives to the fullest at every stage of their lives.

因实力 领誉全球

Leading the world
with our strengths



“Sun Life Financial Inc.为加拿大永明人寿保险的控股公司，作为国际金融机构，我们领跑行业，誉满全球。在个人及企业客户的保险、财富及资产管理领域，皆有脱颖于行业的解决方案。”

“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 individual and corporate clients.”



全世界最顶尖
资产管理公司之一[^]
One of the World's Top
Asset Management Firms[^]



50,000名雇员及
118,400名理财顾问*
50,000 employees &
118,400 advisors*



在27个市场*设有办事处
为全球数百万人服务
Offices in 27 markets*
serving millions globally



在退休团体市场上占据第1位#
#1 position
in the group retirement market#



1865年成立于加拿大
150多年悠久历史
Established in Canada in 1865
150+ years of history



在多伦多 (TSX)、纽约 (NYSE) 和
菲律宾 (PSE) 的证券交易所进行交易
Trades on the Toronto (TSX), New York (NYSE)
& Philippines (PSE) stock exchanges



7万6千7百亿港币+
资产管理规模
HKD\$7.67 trillion+
Assets under management



2021年《财富》
世界500强排名第379位**
Ranked #379 on Fortune Global 500 List 2021**

[^] 按管理资产 (AUM) 计算，永明金融在ADV评级的全球100大资产管理公司中排名第32位。
Sun Life Financial is ranked number 32 in the top 100 asset managers in the world by Assets Under Management (AUM) by ADV Ratings.

资料来源Source: <https://www.advratings.com/top-asset-management-firms>

* 截至2021年12月31日止，四舍五入到最接近的百位数。相当于全职员工、临时员工和亚洲合资企业的员工。
As of December 31, 2021. Rounded to the nearest hundred. Represents full-time equivalent employees, temporary employees and employees in Asia joint ventures.

+ 截至2022年6月30日止，以非《国际财务报告准则》计算，此计算不应被视为根据《国际财务报告准则》下的替代指标。
As of June 30, 2022. Represents a non-IFRS financial measure. These measures should not be viewed as an alternative to measures of financial performance determined in accordance with IFRS.

Fraser Pension Universe报告 (根据2020年12月年终报告)。
Fraser Pension Universe Report (based on year-end December 2020.)

**资料来源 Source: <https://fortune.com/global500/2021/search>



因远瞻 扎根香港

Rooted in Hong Kong
with innovation

“以客户为中心”是我们一直以来的承诺，我们致力发挥自身的专业能力，不断推动进步与增长，永远以创新力为客户开拓未来机遇。

“Our unwavering commitment is to put our clients at the centre of everything we do and always go the extra mile through innovation and creativity.”



香港首间跨国人寿保险公司
1st Multinational Life Insurer in HK



全港3大强积金服务供应商[^]
及荣获“年度强积金保荐人大奖”^{**}、
“年度强积金中介大奖”^{**}及“最佳团体大奖 -
整体及股票型”^{**}在内合共50项强积金奖项
Top 3 MPF service provider in HK[^] and won 50
awards including Sponsor of the Year^{*}, Intermediary
of the Year^{*} and Best Group Award - Overall and
Equity^{**}



母公司顶级信誉
AA财务实力高度评级⁺
Parent company top credit
AA financial strength rating⁺

A.M. BEST	DBRS	穆迪 Moody's	标准普尔 Standard & Poor's
A+	AA	Aa3	AA
Superior	Excellent	High Quality	Very Strong



每9个香港人有1个
香港永明金融客户[#]
1 in 9 HK people is Sun Life Client[#]



在2020-2022年
荣获150多个奖项
Crowned 150+ awards in 2020-2022



高净值产品大放异彩
High-net-worth offerings brightly shine

香港永明金融不断致力于提升对高净值人士的服务力。一直以来，我们以卓越服务卓越，满足不同客户的个性需求：

- 专属团队为客户定制长远方案，协助高净值人士规划远景版图。
- 协同客户建立长期布署，提供各类产品和服务，实现保险和财富管理的理想目标。
- 最高投保额个案高达1亿美元。

Sun Life takes pride in offering multiple HNW solutions to ensure we're meeting the sophisticated needs of all High-net-worth individuals (HNWIs) :

- A dedicated team to support clients with their bespoke requirements, including helping HNWIs plan for their future.
- Long-term relationships with our clients, offering products and services to help them reach their goals and aspirations in insurance and wealth management.
- The highest sum assured up to US\$100 Million.

[^] 按资产管理规模计算。根据美世强积金市场份额报告(截至2022年3月31日)。强积金指强制性公积金。
Based on assets under management. Source: Mercer MPF Market Shares Report (as at March 31, 2022). MPF refers to Mandatory Provident Fund.

^{*} 资料来源:《指标》强积金大奖。
Source: BENCHMARK MPF Awards 2021.

^{**} 资料来源:理柏基金香港年奖2022。
Source: Hong Kong 2022 Refinitiv Lipper Fund Awards.

⁺ 评级皆属加拿大永明人寿保险公司。
Ratings are for Sun Life Assurance Company of Canada.

[#] 截至2022年9月30日,包括人寿保险、退休金计划及团体人寿保险的客户。
As of September 30, 2022, including life insurance, pensions and group insurance clients.

成长之路 满载荣耀

Growing brighter with
brilliant awards

10Life 5星保险大奖 2022

- 年度人寿保险公司大奖
- 5星储蓄保险奖
- 5星终身人寿保险奖
- 5星终身危疾保险奖
- 5星自愿医保奖

香港保险业联会《香港保险业大奖2022》

- 杰出创意产品/服务大奖 – 人寿保险(财富管理)

Now 财经台企业品牌成就大奖2022

- 优越大湾区金融保险品牌大奖

湾区企业可持续发展大奖 2022 - 新城财经台

- 绿色可持续发展奖(气候行动)
- 社会可持续发展奖(可持续城市和社区)

智富品牌及企业大奖2022 – iMoney智富杂志

- 最佳绿色保险品牌
- 最关爱社会保险品牌

企业品牌显卓大奖2022 - 信报财经新闻

- 显卓数码革新保险大奖
- 显卓保险服务及客户体验大奖

大湾区保险业大奖 2022 (香港站) – 新城财经台

- 杰出自愿医保计划奖

星钻服务大奖2021 – 星岛日报

- 延期年金保单
- 强积金

香港社会服务联会

- 连续20年获颁发(2002-2022)“商界展关怀”

01企业金勋大奖 – 香港01

- 杰出退休理财策划

Marketing-Interactive 忠诚度与联系大奖2022

- 最佳全渠道策略 – 银奖
- 最佳社交媒体策略 – 铜奖

强积金奖项

积金评级“2022强积金大奖”

- 金级计划
- 三项铜级计划
- 连续五年金级评级
- 最佳资产增长计划
- 企业社会责任
- 1年期持续杰出表现基金 – 债券基金(环球)
- 5年期持续杰出表现基金 – 混合资产基金(61至80%股票)
- 10年期持续杰出表现基金 – 混合资产基金(21至40%股票)
- 10年期持续杰出表现基金 – 混合资产基金(41至60%股票)
- 10年期持续杰出表现基金 – 混合资产基金(61至80%股票)
- 10年期持续杰出表现基金 – 股票基金(亚洲)

理柏基金香港年奖2022

- 最佳团体大奖 – 整体
- 最佳团体大奖 – 股票型

最佳团体大奖表彰所有资产类别的互惠基金和基金系列,当中包括股票、债券、混合资产、商品和另类资产,并在指定基金范围内加设额外奖项予退休金和指数股票型基金。

- 港币进取混合型 – 三、五及十年期
- 港币平衡混合型 – 十年期
- 港币保守混合型 – 十年期

10Life 5-Star Insurance Award 2022

- Life Insurer of the Year
- 5-Star Savings Insurance Award
- 5-Star Whole Life Protection Insurance Award
- 5-Star Whole Life Critical Illness Insurance Award
- 5-Star VHIS Award

The Hong Kong Insurance Awards 2022 by the Hong Kong Federation of Insurers

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

Now Business News Channel Leadership Business Award 2022

- Greater Bay Area Financial Insurance Award of Excellence

GBA Corporate Sustainability Awards 2022 – Metro Finance

- Excellence in Green Sustainability (Climate Action)
- Excellence in Social Sustainability (Sustainable Cities and Communities)

iMoney Enterprise Brand Awards 2022 – iMoney

- Best Green Insurance (Financial Service Category)
- Most Caring Society Insurance (Financial Service Category)

Corporate Brand Awards of Excellence 2022 – Hong Kong Economic Journal

- Insurance Services and Client Experience
- Digital Innovation Insurance Service

GBA Insurance Awards 2022 – Metro Finance

- Outstanding Voluntary Health Insurance Scheme Award

Sing Tao Service Awards 2021 – Sing Tao Daily

- Deferred Annuity Policy
- MPF

The Hong Kong Council of Social Service

- Caring Company 20th consecutive year (2002-2022)

01 Gold Medal Awards – HK01

- Excellence Award of Retirement Plans

Loyalty & Engagement Awards 2022 by Marketing-Interactive

- Best Omni-Channel Strategy – Silver Award
- Best Social Media Strategy – Bronze Award

MPF Awards

"The 2022 MPF Awards" by MPF Ratings

- Gold Rated Scheme
- Three Bronze Rated Schemes
- 5 Year Consecutive Gold Rating
- Fast Mover
- Socially Responsible
- 1 Year Consistent Performer – Bond Fund (Global)
- 5 Year Consistent Performer – Mixed Asset Fund (61-80% Equity)
- 10 Year Consistent Performer – Mixed Asset Fund (21-40% Equity)
- 10 Year Consistent Performer – Mixed Asset Fund (41-60% Equity)
- 10 Year Consistent Performer – Mixed Asset Fund (61-80% Equity)
- 10 Year Consistent Performer – Equity Fund (Asia)

Hong Kong 2022 Refinitiv Lipper Fund Awards

- Best Group Award – Overall
- Best Group Award – Equity

The awards recognize mutual funds and fund families from across all asset classes, including equity, bond, mixed-asset, commodity and alternatives, with additional awards presented to pension funds and exchange-traded funds in specific fund award universes.

- Mixed Asset HKD Aggressive – 3, 5 and 10 years
- Mixed Asset HKD Balanced – 10 years
- Mixed Asset HKD Conservative – 10 years

实力迈进 熠熠生辉

Step by step towards
a brighter future

香港永明金融在香港扎根130多年，于1892年成为首家进入中国市场的跨国保险公司，多年来在行业中与时俱进。2002年，我们与实力雄厚的中国光大集团携手组建了光大永明人寿保险有限公司。未来，我们会继续提供优质及多元化的产品和服务，与客户、理财顾问及员工，一起走过每个新里程。

Sun Life Hong Kong has been established in Hong Kong for over 130 years. It was the first multinational insurance corporation to enter the China market in 1892. Over the years we have kept advancing in the industry and progressed with the times. In 2002, we teamed up with the powerful China Everbright Limited to form the Sun Life Everbright Life Insurance Company Limited. Looking forward, we will continue to provide compelling products and services, keep heading towards new milestone with our clients, advisors, and employees.

永明旅程 Our Journey

1892

- 永明金融在港签订首份理财顾问合约
Signing of Sun Life's first agency contract in Hong Kong
- 加拿大永明人寿保险公司进入中国，并通过委托代理机构的模式在上海开展业务，后扩展到中国南方和北方的主要城市
Sun Life Canada entered China and began operations in Shanghai through a commissioned agency model, later expanding to major cities in southern and northern China

1999

永明金融(香港)有限公司于百慕达注册成立
Sun Life Financial (Hong Kong) Limited was incorporated in Bermuda

2005

收购康联亚洲
Sun Life acquired CMG Asia

2009

收购美国林肯国民公司在英国的业务，总价值约1.95亿英镑(21.6亿元人民币)
Acquired the UK operations of Lincoln National in the US for a total value of approximately £195 million (RMB2.16 billion)

2017

香港永明金融125周年志庆/香港永明金融成为“永明闪耀人生跑”的冠名赞助
Sun Life Hong Kong marked its 125th anniversary/ Sun Life Hong Kong became the title sponsor of the Sun Life Resolution Run

2020

全新总办事处及客户服务中心开幕
Opening of new Head Office and new Client Service Centre

1978

永明金融将香港及菲律宾业务合并，并成立远东部门
Sun Life combined its Hong Kong and the Philippines businesses to form the Far East Division

2002

光大永明人寿保险有限公司成立
Sun Life Everbright Life Insurance Company Limited established.

2006

改名为香港永明金融有限公司
Renamed to Sun Life Hong Kong Limited

2014

永明资产管理(香港)有限公司于证监会注册
Sun Life Asset Management (HK) Limited licensed under SFC

2018

香港永明金融成为香港首间虚拟保险公司 - 保泰人寿的策略投资者
Sun Life Hong Kong completed a strategic investment in Bowtie, the 1st virtual insurer in Hong Kong

2022

香港永明金融 130周年志庆
Sun Life Hong Kong marked its 130th anniversary



多元化方案 全方位照亮人生

Creating different products
to brighten lives in every way

在人生每个重要时刻，皆能保驾护航。为此我们提供专业理财分析以及周详的方案，包括储蓄及人寿保障、医疗及危疾、意外及伤残保障、万用寿险、退休金计划和团体保险。

在香港永明金融，我们持续创新产品，让客户每时每刻，享受更美好闪耀的生活。

To protect our clients at every stage of their lives, we offer professional financial analysis and insight-based insurance solutions, ranging from savings and life protection, to medical and critical illness, and accident & disability benefits, and universal life, pensions and group benefits. At Sun Life, we never stop innovating on an ever-wider range of products. So at every moment in their lives, they can work together with us to enjoy a brighter life under the Sun.



**市场上第一个主打ESG概念的
储蓄产品[^]**
First ESG-focused savings plan[^]
in the market

富越储蓄计划开创先河，作为市场上第一个主打ESG概念的储蓄产品，率先将环境、社会及管治(ESG)理念，融入进投资策略。

The launch of Stellar, the first ESG-focused savings plan in the market that actively integrates environmental, social and governance (ESG) concepts into its own investment strategies.



市场上最全面的儿童疾病保障^{*}
The most comprehensive
juvenile illness coverage^{*} in
the market

永明危疾家康保，是市场上最全面的儿童疾病保障，首创了多种癌症保障，以及创新安全网守护保障，助客户全方位应对癌症风险。

SunHealth LovePromise is the most comprehensive juvenile illness coverage in the market and offer the first-in-the-market cancer benefits, as well as Innovative SafetyNet Protector Benefit to help our clients fight against cancer from all sides.

[^] 根据保险业监管局获授权的保险人登记册中，截止2022年4月12日，经营综合业务及长期业务的保险公司所提供之新造保单的储蓄计划进行比较。
This is based on market conditions as of April 12, 2022 and comparison among other savings plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.

^{*} 根据保险业监管局获授权的保险人登记册中，截止2022年1月，经营综合业务及长期业务的保险公司所提供之新造保单的危疾保险计划进行比较。
This is based on market conditions as of January 2022 and comparison among other critical illness plans for new Composite and Long Term Businesses as defined by the Insurance Authority in the Register of Authorized Insurers.



储蓄及人寿保障
Savings & Life



医疗及危疾
Medical & Critical Illness



意外及伤残保障
Accident & Disability



万用寿险
Universal Life



投资寿险计划
Investment-Linked
Assurance Schemes



退休金计划及团体保险
Pensions & Group Benefits

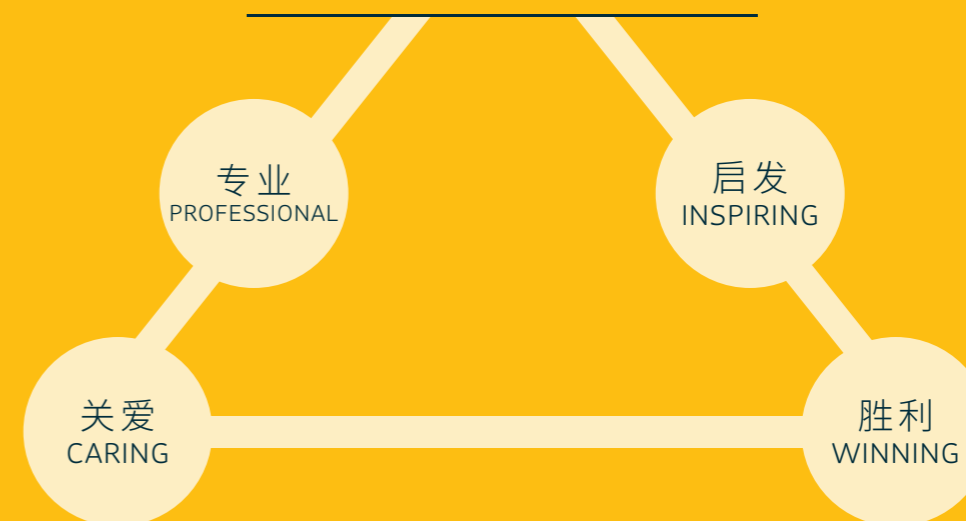
用心成就 闪亮团队

Nurturing with heart and soul
to build a shining team

我们明白，人才是企业通向成功的关键，一直激励理财顾问不断提升专业，更设有完善的薪酬及晋升体系，来培育“最受推崇的理财顾问”。以精英团队，协助客户构建裨益深远的人生规划。

We recognise that people are the cornerstone of our business success, and we continue to encourage our advisers to develop their expertise, and have a comprehensive compensation and promotion system in place. We aim to establish the 'Most Respected Advisor' creating a shining team to help our clients to plan for their brighter lives.

我们的四个核心价值 Our 4 core values



永明IANG才俊学院 Sun Life IANG Academy

为了进一步升级人才培育体系，我们特别成立永明IANG才俊学院，让每一位留港精英能把握当下发展机会，专注个人事业，助他们在保险理财策划发展大道上畅通无阻，打造无限机遇。

To encourage more talent into our business, we have launched the **Sun Life IANG Academy** to enable bright, energetic young professionals who live in Hong Kong to grasp opportunities to develop their personal careers in insurance and financial planning.



全力培养新晋顾问入职与技能掌握

Nurtures rookie advisors on onboarding and upskilling



倾力培育专家型百万圆桌理财顾问

Focuses on **nurturing** more professional and MDRT advisors



招募及打造营销领袖驱动优质团队稳健发展

Develops quality agency expansion by **promoting** its agency leaders to recruit and **coach** their advisors

积极建构 可持续发展的健康社会

Building sustainable,
healthier communities for life

香港永明金融深信可持续发展
才是长远制胜之道，
它是我们的核心发展策略，
并帮助我们达成使命。

Our focus on sustainability helps us bring our company
purpose to life, and is central to our business strategy.

推动社区关注糖尿病

香港永明金融致力于糖尿病的防治、预防、关怀与研究，以协助创建更强大、更健康的社区。我们主张通过改善客户、员工和社区的健康来减缓糖尿病及其相关并发症的发展趋势。

Promoting community awareness of diabetes

Sun Life Hong Kong is focused on promoting the awareness, prevention, care and research of diabetes to help build stronger and healthier communities. We are committed to slowing the advance of diabetes and its related complications by working with local communities and supporting initiatives to improve the health and wellness of our clients, employees and the community.



持续兑现企业承诺

香港永明金融连续二十年(2002 - 2022)获香港社会服务联会颁发“商界展关怀”殊荣，以肯定我们作为杰出企业公民，对社会履行的承诺。

Fulfilling corporate commitments

In recognition of our ongoing commitment to being an outstanding corporate, we achieved the "Caring Company" Recognition from the Hong Kong Council of Social Service for the 20th consecutive year in 2022.



冠名赞助体育盛事

我们冠名赞助多项体育盛事，包括“永明金融赤柱国际龙舟锦标赛”及“永明闪耀人生跑”，以鼓励大众，积极追求健康人生。

Title sponsoring sports events

To encourage the public to lead healthy lives, Sun Life has been title sponsoring a series of sports events such as the Sun Life Stanley International Dragon Boat Championships and the Sun Life Resolution Run.



支援受疫情影响家庭

香港永明金融捐款达750,000港币，支持三家本地食物银行，关怀第五波疫情下失业或就业不足的餐饮从业者。

Supporting families impacted by COVID-19

Sun Life Hong Kong donated a total of HK\$750,000 to support three food banks in Hong Kong, to care for workers in the food and beverage industry who have lost their jobs or become underemployed during Hong Kong's fifth wave of the COVID-19 pandemic.

可持续投资发展的领航者

Leading the way in sustainable investment

香港永明金融一直是可持续投资的领导者。作为一家以目标为导向的公司，我们协助客户度过人生的每个重要时刻。以可持续发展作为策略的核心，使得我们的成果变得更富意义。

我们乐于与每位客户、员工、理财顾问、投资者和社区一同携手并进，创造更美好的明天。

Sun Life is playing a leadership role in the growth of sustainable investing. As a purpose-driven company, we're here for our clients through life's most important moments. Embedding sustainability as a key component of our strategy supports how we deliver meaningful outcomes.

We want to help create a brighter future for our clients, employees, advisors, investors and communities.

丰硕成果 Brilliant Achievements



连续13年入选Corporate Knights 2022年全球100家最可持续发展企业
(在全球保险公司中排名第一)

Corporate Knights' 2022 Global 100 Most Sustainable Corporations in the World for the 13th consecutive year
(1st position among insurance companies globally)

荣获'AA' MSCI ESG评级[^]
Rank 'AA' MSCI ESG rating[^]

[^] 截至2022年3月31日MSCI ESG研究
As of March 31, 2022 MSCI ESG Research





创新思维 优化客户体验

Fostering positive client experiences with creativity

一直以来，香港永明金融秉承“以客为尊、同心关爱、诚信承责”的理念，为客户提供高效可信的产品和服务。以创新基因为驱动，我们持续焕新产品、服务和客户旅程，务求带来市场上无可比拟的体验。

Sun Life Hong Kong has always been client-focused, caring and committed to providing reliable and efficient services. With our deep DNA of innovation, we constantly revive our services, products and our client journeys to deliver top-in-market experiences.

让保险在移动设备实现 Realizing Mobile Insurance System



客户端数码平台 Client Digital Platform

一个客户专享的移动服务平台，助您随时掌握名下保单详情、投资相连基金、储蓄额等动态，并可一站式轻松索赔、更新个人资料及进行其他设置。

Consolidating all details of policies, your investment-linked fund prices and savings at your fingertips. Making claims, changing your personal information and setting instructions all in one app.



提交基金转换指示
Submit a Fund Switching Request



更改保费投资分配
Change Premium Allocation



设置定期价值转移常行指示
Setup a Standing Instruction



自行更新帐户资料
Update Your Personal Information



申请索偿
Make a Claim



随时查阅保单文件
Access Your Documents Anytime



开拓崭新支付方式 Opening new payment methods

“转数快”支付方式 Faster Payment System

采用香港金融管理局的快速支付系统（“转数快”），向客户支付保单的派发款项*，带来无忧迅捷的更大方便。

Using the Hong Kong Monetary Authority's fast payment system, "FPS", as the payment method*, distributing payments from policies* to bring greater convenience for our clients.

跨境人民币电子索赔支付服务# Cross-border electronic payment solutions to individuals in China#

跨境人民币电子索赔方案，大幅提升内地客户的索赔效率，快速高效收取索赔款项。

Introduced Cross-border electronic payment solutions to individuals in China, significantly improved the efficiency of claims delivery for mainland China clients, and enabled them to receive their claims faster and more efficiently.

*只限个人意外保障。所涉及的文件及资料须齐备及有效并透过My Sun Life HK 流动应用程序提交，而客户亦须选择香港金融管理局的快速支付系统“转数快”作为支付方式。须受“转数快”及My Sun Life HK流动应用程序相关的条款及细则约束。
Only for Individual accident benefits. Documents and information provided shall be complete and valid, and submitted via My Sun Life HK; clients must have selected to receive claim payments via the Hong Kong Monetary Authority's Faster Payment System (FPS). Subject to terms and conditions of FPS and My Sun Life HK.

#香港永明金融跨境支付服务适用于意外、住院及手术的保险索赔，同一投保人之日付款交易限额为等值5,000美元以下，每年最高付款限额为等值50,000美元以下。
The cross-border payment service is applicable to both accident and hospitalization and surgical claims with a transaction limit below the equivalent value of USD5,000 to the same policy owner per day, and a maximum total payment limit below the equivalent value of USD50,000 to the same policy owner per year.



真诚服务 感动回馈

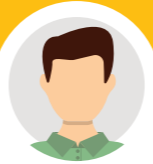
Sincere client feedback for sincere services



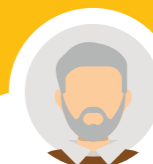
May I take this opportunity to express my heartfelt gratitude for your professional service. Wishing you all the joy and blessings of the season. Best wishes



Would like to express my gratitude again for your help and kind assistance throughout our recent conversation!
May I take this opportunity to wish you a Merry Christmas and a very Happy New Year ahead with good health and much success!



本人於2021年11月21日致電貴公司客戶服務部，經由「客戶服務主任莫小姐」DAISY MOK 接聽私人電話。莫小姐將本人之全部問題，一一詳細解答，非常清楚，令本人得了非常安心之安全感，且更覺得永明保險，非常可靠，非常專業，非常負責的可靠公司。本人即已會選擇不再得臨臨轉投其他保險公司。本人特此向莫小姐以下：
+ 非常專業且能解答全部問題及憂慮。
+ 非常友善，耐心，有禮貌，開朗，服務，積極解決。
本貴公司得悉有如此好的員工，是貴公司之榮幸，本人特此致謝莫小姐之耐心，專業及以上之服務態度。
為謝永明保險，本人會向親友及親戚大力推薦永明保險及貴公司之保險公司。
再次感謝 DAISY MOK 的專業，友善及尊貴的帶同服務。



永明客戶服務中心施美麗有愛心精神工作，有能力，能干處事，做事好，助香港開心，我嘉許施美麗。永明高層做事好好，扶持香港地、香港人，香港人開心，我祝賀高層事事勝意。



時間過得很快，一轉眼我買這份人壽保險已經21年了，雖然我每年都要繳交保費，但相關的保障細節及條款已經忘記得七七八八，今次打電話詢問保單事項，很高興由你Jenny接聽，特別有耐心地詳細幫我重溫保單，讓我再了解保單，你的耐心和熱誠，令我每次查詢都要我稱，你表現的很專業，可以即時解答，非常感謝！



本人是貴公司客戶 Policy # 910121。
因為對所購買的保單內容不明白，於2021年11月21日與貴公司客戶服務部聯繫，特別 Hui Qing Siu 的幫助，由於蕭小姐的清晰講解，事情又有新的發展，讓本人倍多謝她的幫忙，希望貴公司向客戶服務部或其他部門同事，能像蕭小姐一樣不厭其煩地為我們服務！
謝謝！



I've received most professional and friendly customer service from Vivian. Highly recommend her to be top staff for any awards or bonus. Thank you to Sunlife too.



我刚收到银行款项到账通知，十分感谢永明金融，特别是莫小姐的真诚服务，让我感到无比欣慰，因为这笔款项已经折腾我半年时间，碰到国内政策的入账限制，总之，再表谢意！诚挚邀请莫小姐合适时机来广州游玩，好尽地主之谊！

