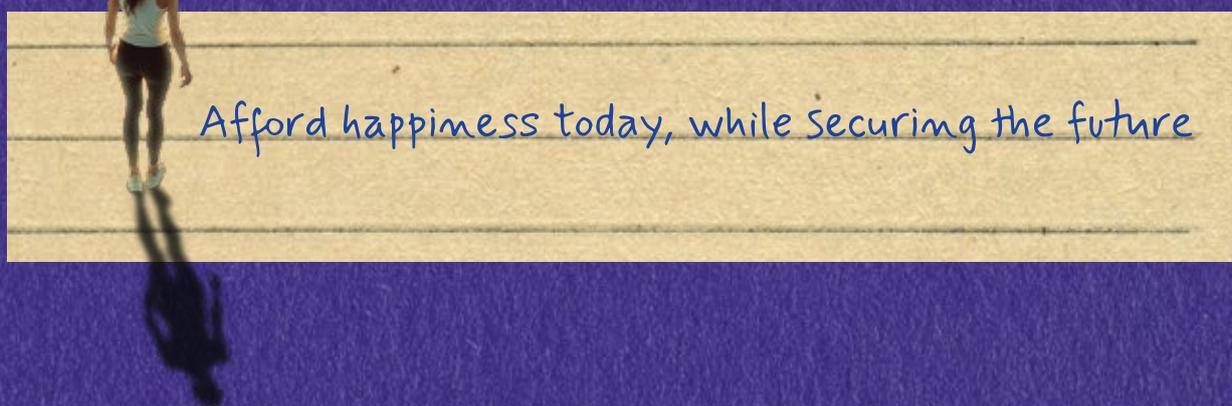
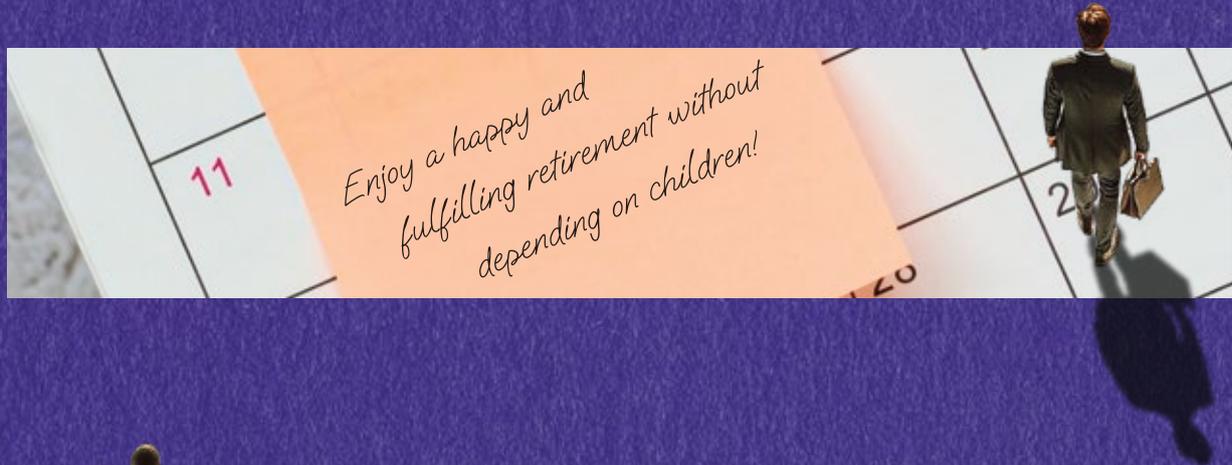
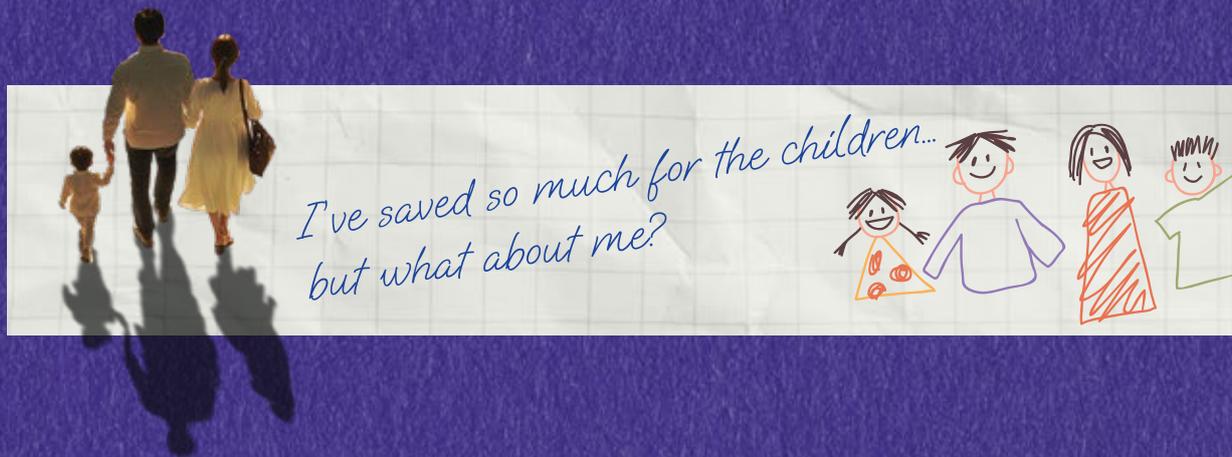


Step by step, saving for the path you want in life





Saving regularly, but a "Quality Retirement" still seems out of reach?

Hong Kong people are disciplined at saving money!



Over **85%** of people in Hong Kong aged 30 to 39 have a habit of saving.

The average monthly savings amount per person reaching

HKD **12,600**¹

The IDEAL is...
to save diligently...

Today

- Coffee costs HKD 35
- Monthly expenses are HKD 40,000



The REALITY is...
the more you save, the more you need

25 years later

- Approximately HKD 57*
- Approximately HKD 65,624*

Even if you save **HKD 8 million** for the future, it could be gone within **10 years** after retirement*

*Calculated based on 2% average annual inflation rate during this period



Under the influence of inflation, the money that is enough today may not be enough in the future



The IDEAL is...
spending less after retirement...

The retirement spending of people in Hong Kong is only **50%** of their pre-retirement income²



The REALITY is...
retirement expenses keep rising every year

Basic living expenses for people in Hong Kong after retirement increase by **HKD 3,000** each year, reaching up to **HKD 23,671** per month²

Hong Kong people have the **highest** life expectancy in the world³



Despite longevity risks, cash flow is still needed after age of 80



Create visible and controllable retirement income to achieve financial freedom



Chubb MyLegacy Insurance Plan V ("Chubb MyLegacy V") offers annuity options⁽ⁱ⁾ to help you enjoy a steady income, without worrying about longevity and inflation pressures, and move towards a worry-free retirement life ahead of time!

Sources of information:

- Hong Kong Deposit Protection, Survey on "Hongkongers' Sense of Security on Savings", HK01, 2024, <https://bit.ly/4003NIU>
- IFPHK "Hong Kong Retirement Expense Index", 2023, <https://bit.ly/4lqUcMy>
- United Nations Population Division statistics, Yahoo News, 2024, <https://bit.ly/453shOv>



Caught between generations, while also planning for your child's quality education?

Paying for housing, education, and supporting parents....



71%

of "Sandwich Generation" feel the financial strain⁴, more than half believe that the main source of financial strain is their children's education.



Salary growth is slow

In 2024, the actual adjustment to basic salaries is set at **1.4%**⁵



Your mortgage payments won't wait

The median remaining repayment term for private housing mortgages in Hong Kong is **20 years**⁶

Inflation is steadily eroding your salary.



Should you prioritize paying off your mortgage? Or funding your child's education?



A child's education is key, and cutting back isn't an option.

Studying abroad for 4 years of university can cost up to HKD **2.53 million**⁷



As parents age, medical expenses become the biggest hidden cost.

Medical costs are expected to increase by **12.3%**⁸ in 2025 due to inflation.

Life goals evolve over time. Child's education expenses are crucial, while parents' health needs remain unpredictable.



How can the "Sandwich Generation" juggle both responsibilities?



Attractive returns to provide essential support for parents!

Build your child's education fund – the 20th year projected total cash value of **Chubb MyLegacy V – Blossom**, by the **20th year** can reach up to **316%**⁽ⁱⁱ⁾ of the total premiums paid

Save wisely, spend thoughtfully!

Chubb MyLegacy V offers you with the flexibility to withdraw your funds when necessary, helping you manage unexpected life challenges while maintaining an adaptable cash flow. This empowers you to support your family in a way that works best for you.

Sources of information:

4. The Investor and Financial Education Council (IFEC) Survey, 2019, <http://bit.ly/414d0dt>

5. "2024 Pay Trend Surveys", Hong Kong Institute of Human Resource Management, <http://bit.ly/4lqwwYI>

6. 2021 Population Census, Census and Statistics Department, <http://bit.ly/3UsM97e>

7. Overseas Study Budget and Expenses, HK01, 2025, <https://bit.ly/3UzzH5p>

8. 2025 Global Medical Trends Survey, wtw, <http://bit.ly/4m8l8km>



Living in the moment vs financial freedom in the future

Why not both!



Generation Z:

wants a “comfortable retirement” but worrying about giving up too much today!



Investing earlier than others

Hong Kong people prioritize long-term financial planning, with **30%** of Generation Z start investing earlier than others, starting in university or early in their careers⁹.



But lack of knowledge

Among the 7 common investment product categories, including stocks, funds, and bonds, less than **6%** of Generation Z believe they have sufficient knowledge about them¹⁰.

Approximately **40%** of Hong Kong people follow the investment advice of financial influencers (KOLs), and nearly **39%** believe they are more trustworthy than traditional financial institutions¹¹.



Starting Early ≠ Good Returns



Social media platforms are flooded with information, but lacking proper planning. How to seize investment opportunities?

To react promptly to the market and realise their long-term goals in wealth accumulation

“Chubb MyLegacy V – Blossom ” helps you make every dollar count with a long-term savings plan offering impressive potential returns. By the **30th year**, the projected total cash value could reach up to **641%⁽ⁱⁱⁱ⁾** of total premiums paid – a six-fold increase in your investment – helping you achieve your dream of early retirement.

Sources of information:

- 9. Global Retail Investor Outlook, The World Economic Forum, 2024, <https://bit.ly/4kgtJ3W>
- 10. Hong Kong Deposit Protection Board, HK01, 2023, <https://bit.ly/314LkOL>
- 11. MoneySmart survey, 2024, <https://bit.ly/3TgkplF>



Product Highlights of “Chubb MyLegacy V”

Structured wealth accumulation

through both guaranteed and non-guaranteed returns

Flexible withdrawal

with a range of options⁽ⁱⁱⁱ⁾

Steady retirement income

with annuity option⁽ⁱ⁾

Thoughtful legacy planning

with flexible multi-generational tools

Life Insurance Proceeds Settlement Option⁽ⁱⁱ⁾

to pass on your assets on your terms

Premium Holiday

to ease the burdens during your financial difficulties

Remarks:

- (i) The application to exercise the annuity and Life Insurance Proceeds Settlement Options is only applicable to designated plans. These applications are subject to the applicable administrative rules which are determined by us from time to time. For detailed terms and conditions of these administrative rules, please contact us or refer to the relevant product fact sheets provided.
- (ii) Based on a notional amount of USD 1,000,000 for **Chubb MyLegacy V – Blossom**, it is assumed that all premiums are paid in full, no policy loans or cash withdrawals have been made during the policy term, the notional amount of the basic plan remains unchanged throughout the policy term, and no partial surrender value has been converted into a split policy, no terminal dividend lock-in option has been exercised, and no premium holiday has been utilized. Projected Surrender Value includes, on top of guaranteed cash value, the non-guaranteed cash value of accumulated Reversionary Bonus and the non-guaranteed cash value of Terminal Bonus, which are projected based on current scales of bonuses. Bonuses included in the projection of non-guaranteed benefits are based on the Company’s current assumed bonuses scales which are not guaranteed and are determined by the Company from time to time and based on the Company’s experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of Surrender Value payable may change anytime with the values being higher or lower than those illustrated.
- (iii) The application for withdrawal option is subject to the applicable administrative rules which are determined by us from time to time. For detailed terms and conditions of these administrative rules, please contact us or refer to the relevant product fact sheets provided.

Notes:

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