

CHUBB®

Elevate Your Investments; Empower Your Life

New Capital Investment Entrant Scheme ("New CIES")





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Hong Kong: Your gateway to wealth enhancement and quality living

World-Class Financial Centre

- Unrestricted capital movement and no foreign exchange controls make Hong Kong the premier global gateway for capital¹
- Low and simple tax regime (profits tax rate for corporations at only 16.5%, salaries tax is capped at 15%). There is no value added tax, sales tax or capital gains tax²
- In the “Global Financial Centres Index”, Hong Kong ranked third place globally³, continued to lead in the Asia-Pacific

Asian Strategic Core

- Backed by the motherland and connected to the world, Hong Kong stands as ASEAN’s second-largest trading partner and a world-class financing hub for the Belt and Road Initiative, playing the role of a ‘super connector’ and a ‘super value-enhancer’¹
- Ranked first in the IPO market globally (2025 H1), managing assets over HKD 107.1 billion⁴

Premier Living Environment

- Hong Kong offers world-class education for children, anchored by its five globally ranked top 100 universities⁵ and unique bilingual advantage
- Hong Kong is globally ranked among the top 10 safest cities⁶, with just 4,361 violent crimes recorded in the first half of 2025, marking a 15.4% year-on-year decrease⁷
- As a global transportation hub, Hong Kong International Airport offers direct flights to over 220 destinations worldwide – seamlessly amplified by the Hong Kong-Zhuhai-Macao Bridge, which integrates the city with the Greater Bay Area’s dynamic ecosystem⁸

Sources of information:

1. Report of HK’s Business Environment, 30 July 2025: <http://bit.ly/3KgMLzp>

2. Financial Services and the Treasury Bureau: Hong Kong Prevailing Tax Policy: <http://bit.ly/47zhHjo>

3. Hong Kong maintains third place globally with higher rating in Global Financial Centres Index, 20 March 2025: <http://bit.ly/4ga4yPU>

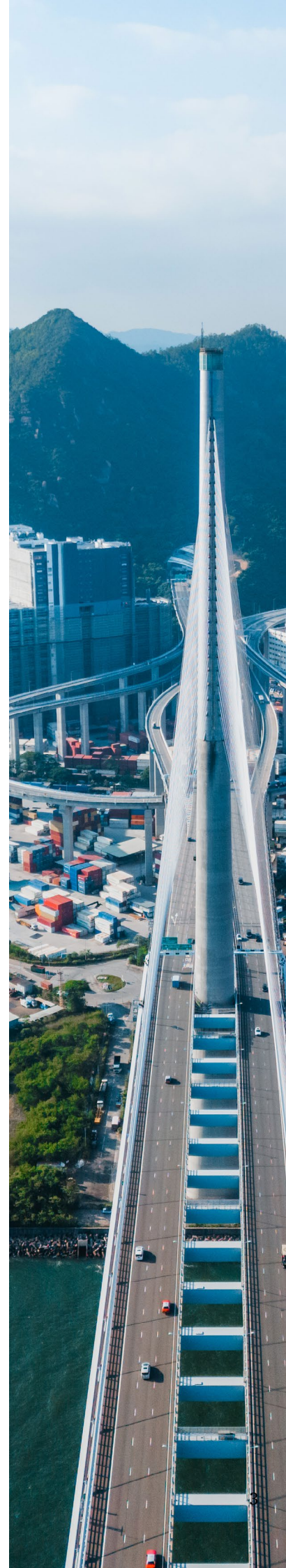
4. KPMG, Hong Kong Reigns as Top Global IPO Market in the First Half of 2025, with Full-Year Lead in Sight, says KPMG, 3 July 2025: <https://bit.ly/463wlyY>

5. New.gov.hk: Five HK universities rank in top 100, 19 June 2025: <http://bit.ly/4m7p4IN>

6. Safety Index by City 2025, Numbeo, 28 March 2025: <https://bit.ly/4mDDAmt>

7. Comparison of Crime Situation, Hong Kong Police Force, June 2025: <http://bit.ly/3JSSV3U>

8. Family Office HK: Strategic Location, 2023: <http://bit.ly/42faMlv>



Introduction to New Capital Investment Entrant Scheme

New CIES: Your Convenient Gateway to Hong Kong

Introduction

Hong Kong, as an international metropolis in Asia, continues to attract investors to one of the world's fastest-growing regions, leveraging its world-class financial infrastructure, dynamic innovation ecosystem and global talent pool. To further cement its position as an international financial centre, Hong Kong government has launched the **New Capital Investment Entrant Scheme**, offering investors a convenient pathway to establish themselves in Hong Kong and access enhanced wealth management opportunities. Investors can flexibly choose from a variety of eligible asset classes for investment and not required to start a business or meet residency requirements. By maintaining their investment for 7 years, they can obtain right of abode in Hong Kong, while their spouse and minor children can simultaneously apply for right of abode, realizing the vision of establishing roots for the entire family in Hong Kong.

Simple Application for New Capital Investment Entrant Scheme

Investment Threshold	Invest a minimum of HKD 30 million net (or equivalent in foreign currencies) in the Permissible investment assets* *Permissible investment assets portfolio must fulfil the requirements below: - CIES Investment Portfolio (HKD 3 million) - Below permissible financial assets and/or real estate (Minimum HKD 27 million)
Permissible Financial Assets	• Eligible collective investment schemes⁽ⁱ⁾, including Investment-linked Assurance Schemes • Equities • Debt securities • Certificates of deposits, with the investment amount is subject to a cap of HKD 3 million • Subordinated debt • Ownership interest in limited partnership funds, with the investment amount is subject to a cap of HKD 10 million
Real Estate (investment amount is subject to a cap of HKD 10 million)	• Non-residential real estate — commercial and/or industrial properties, including pre-completion properties covering offices, commercial premises, retail premises and factories and excluding land and multi-purpose real estate partly for residential purposes • Residential real estate — one single property with transaction price of HKD 50 million or above, including pre-completion property and multipurpose real estate partly for residential purposes
CIES Investment Portfolio (investment amount is HKD 3 million)	• Set up and overseen by the Hong Kong Investment Corporation Limited • The HKD 3 million placed into the CIES Investment Portfolio will be subject to a lock-up period • After expiry of the applicable lock-up period, the invested amount may be withdrawn by or distributed to the applicant subject to the terms of the CIES Investment Portfolio, however the exact timing of withdrawal or distribution may depend on market liquidity and strategy of fund managers to realise underlying investments of the CIES Investment Portfolio

Remarks:

(i) In the Eligible collective investment schemes, according to the ownership interest in limited partnership funds ("LPFs") registered under the Limited Partnership Fund Ordinance (Cap. 637 of the Laws of Hong Kong), the total investment amount of ownership interest in private LPFs and private open-ended fund companies is subject to an aggregate cap of HKD 10 million. For more details, please visit the webpage of the **New CIES**: <http://bit.ly/4m4NPY0>

Eligibility	Age: - Applicant is aged 18 or above at the time of applying for Net Asset Assessment Scope of the scheme: - Foreign nationals (Nationals of Afghanistan, Cuba, and Democratic People's Republic of Korea are excluded)⁽ⁱⁱ⁾ - Chinese nationals who have obtained permanent resident status in a foreign country - Macao Special Administrative Region residents - Chinese residents of Taiwan Net assets: - The applicant should demonstrate that he/she has net assets to which he/she is absolutely and beneficially entitled with a market value of not less than HKD 30 million net (or equivalent in foreign currencies) throughout the 6 months preceding the date he/she lodged his/her application for Net Asset Assessment of the scheme No adverse record: - Applicant must demonstrate that he/she has no adverse immigration record and meets normal immigration and security requirements Dependants: - Applicant can bring his/her dependants to Hong Kong, including his/her spouse, same-sex/opposite-sex partner⁽ⁱⁱⁱ⁾ and unmarried dependent children aged under 18 - Applicant should prove that he/she is capable of supporting and accommodating himself/herself and his/her dependants on his/her own without relying on any return on the Permissible investment assets, employment, self-employment, office, business or public assistance in or carried on in Hong Kong
Procedure Overview	- Applicants are required to engage a Certified Public Accountant (Practising) at their own cost to verify that they meet the net asset requirement. They must submit the Fulfilment document issued by the Certified Public Accountant (Practising), along with other relevant supporting documents, to the New CIES Office. - Upon New CIES Office's verification that the applicant has fulfilled the net asset requirement, the New CIES Office will issue a relevant certifying proof to the applicant and notify Director of Immigration ("Dol") of the net asset requirement result. - The applicant is required to submit an entry application to Dol within the validity period of the certifying proof. After the Dol assess the application from an immigration perspective, an Approval-in-Principle will be given to the applicant. - After receiving Approval-in-Principle from the Dol, the applicant will be granted an entry visa/permit and must come to Hong Kong on a visitor status to complete the committed investment within 180 days. - Upon the applicant's completion of making the committed investment within the specified timeframe, applicant is required to approach New CIES Office for verifying whether he/she has fulfilled the net asset requirement, he/she must also submit the Fulfilment document issued by the Certified Public Accountant (Practising), along with other relevant supporting documents. Once the requirements are confirmed to be met, the New CIES Office will issue a relevant certifying proof and notify Dol of the result. - The applicant must submit proof to the Dol with a valid verification certificate. If the Dol approves the application from an immigration perspective, the applicant will be granted Formal Approval. Approved applicants and their dependants (if applicable) will be granted a permission to stay of up to 24 months (renewable upon expiration), during which they must continue to satisfy the requirements of the New CIES. Specifically, before applying to the Dol for an extension of stay, and no earlier than 3 months before the expiration of their permission to stay, the applicant must first apply to the New CIES Office for verification with the portfolio maintenance requirements. Each extension of stay will be granted for no more than 3 years, and further extensions can be applied for every 3 years thereafter. Upon a period of continuous ordinary residence in Hong Kong of not less than 7 years, the applicant may apply to become a permanent resident of Hong Kong in accordance with the law^(iv). - Applicants are required to submit the Fulfilment documents issued by a Certified Public Accountant (Practising), along with other relevant supporting documents, to the New CIES Office after the first anniversary of joining the New CIES and on each subsequent anniversary. These documents must demonstrate continued compliance with the portfolio maintenance requirements. - Ordinarily residing in Hong Kong continuously for 7 years: Applicants may apply to become permanent residents of Hong Kong; - Meeting investment requirements for 7 years but not fulfilling residency requirements: Applicants may apply for unconditional stay.

Remarks:

(ii) The list of excluded countries/regions will be reviewed by the Security Bureau/Immigration Department from time to time. Stateless persons who have obtained permanent resident status in a foreign country with proven re-entry facilities will be eligible under the **New CIES**.

(iii) "Dependants" refer to applicant's spouse or the other party to a same-sex civil partnership, same-sex civil union, "same-sex marriage", opposite-sex civil partnership or opposite-sex civil union entered into by him/her. For more details, please refer to the "Rules of the **New Capital Investment Entrant Scheme**".

(iv) For details about the extension of stay, please visit the webpage of the **New CIES**: <http://bit.ly/4pilk2G>

Chubb Global: Leading insurance company and your trusted professional partner

Chubb is one of the world's leading insurance companies, **with operations spanning in 54 countries and territories**. It consistently ranks among the top in market capitalization within the global insurance industry.

Outstanding Financial Ratings⁹

S&P Global Ratings
AA

AM Best
A++

Fitch
AA

Moody's
Aa2

Conservative Investment Strategy⁹

81% of Chubb's investment portfolio is in fixed income securities, with an average credit quality of **A** (S&P) and **A** (Moody's).

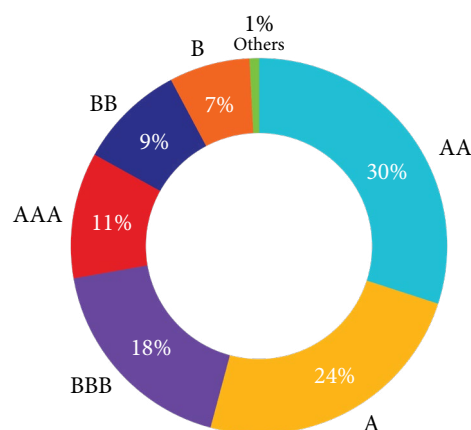
The portfolio's asset allocation is well diversified across issuers, geographies and sectors.

Strong Asset Base

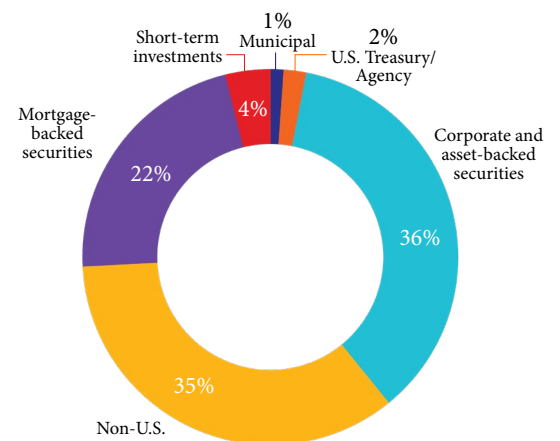
As of 2024, Chubb's total assets amount to approximately **USD 247 billion**¹⁰

\$121.8 Billion Fixed Maturity Investment Portfolio (As of December 31, 2024)

Credit Rating



Asset Allocation



Market-Trusted, Powered by Remarkable Strength:

- Approximately **98%** of the Fortune 1000 companies and **99%** of Fortune 500 companies are Chubb clients¹⁰
- 75%** of the U.K.'s FTSE100, **73%** of companies that comprise Germany's DAX Index and **100%** of France's CAC 40 Index constituent companies have chosen Chubb as their insurer¹⁰

Sources of information:

9. Chubb Limited Fourth Quarter Report, 2024. As of 28 January 2025: <https://bit.ly/3UPR3ew>

10. 2023 and 2024 Chubb Annual Report: <https://bit.ly/3JBOMD1>



Chubb Life Hong Kong

Chubb Life Hong Kong ("Chubb Hong Kong") has been committed in Hong Kong for almost 50 years since its establishment in 1976, leveraging its rich heritage, solid foundation, and deep professional expertise. Through a dedicated team of insurance agents and brokers, it offers a range of life, savings, accident, and medical insurance solutions to our clients.

We actively respond to the needs of mainland Chinese visitors and are committed to developing this high-potential market. This not only enhances brand awareness but also enables us to introduce insurance products and services tailored to market demands. As your trusted insurance partner, we are dedicated to meeting the needs of our customers.

Chubb Hong Kong boasts strong financial strength and an outstanding reputation.

S&P Global Ratings
A+¹¹

200%+
Hong Kong Risk-Based
Capital Solvency Ratio
(as of September 2024)¹²

Chubb Life Hong Kong is a
subsidiary of Chubb Limited
100%

Innovative Products Tailored to Meet Customer Needs

Chubb Hong Kong is dedicated to addressing the diverse needs of our customers through innovative solutions — your essential partner for the future. Under the **New Capital Investment Entrant Scheme**, eligible investment-linked insurance plans offer clients flexible and diversified investment options. These plans empower you to customize a personalized investment portfolio based on your risk tolerance and financial goals, helping you unlock greater financial opportunities in Hong Kong — a leading international financial hub.

Sources of information:

11. S&P Global, As of June, 2024: <https://bit.ly/422ewNx>

12. In July 2024, Hong Kong implemented a risk-based capital regime for the insurance industry, mandating that insurance companies maintain a solvency ratio of no less than 100%.

Investment-linked Assurance Schemes: Integrate both investment growth and life protection

Eligible Investment-linked Assurance Schemes (“ILAS”) are unique insurance products that integrate life protection with investment features, making them a highly preferred asset allocation option in the market. Through ILAS products, applicants of the **New Capital Investment Entrant Scheme (“New CIES”)** not only can enjoy life protection but also allocate premiums to a variety of funds to gain potential returns, helping them settle in Hong Kong while achieving their investment immigration goals.

Key Features and Benefits of ILAS



Flexible and independent asset allocation

Investors can flexibly respond to market changes by tailoring their asset allocation based on their individual risk tolerance and long-term capital growth objectives. They can also adjust their asset allocation at any time, enabling greater autonomy in managing their investments with no switching fees.



Dual regulatory protection

ILAS products must be approved and regulated by the Securities and Futures Commission (“SFC”) and the Insurance Authority before being offered in Hong Kong, providing investors with a certain level of protection.



Diversified investment options[^] to mitigate risk

A wide range of investment options[^] covering various regions, industries, and currencies, including balanced funds, equity funds, fixed income funds, and money market funds. Whether you are a conservative or aggressive investor, there are corresponding fund choices available to create a flexible and comprehensive asset allocation strategy.

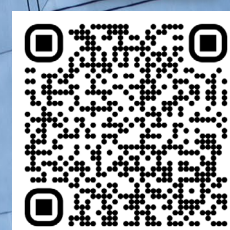
[^]All investment options are linked to the relevant funds that are authorized by SFC and are managed by their respective investment managers of those funds.



Additional returns through loyalty bonus

While enjoying life protection, customers can also receive a loyalty bonus as a token of appreciation for their continued support and trust in the plan.

Learn more about
Chubb Life
Hong Kong's
related products



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For more information and details about the latest New Capital Investment Entrant Scheme, please visit the relevant Hong Kong government website.

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