

I would like to establish  
a charitable fund to help  
more people in need.

most of all,  
I want my family  
to live without  
financial worries

Diverse paths for your legacy,  
directed by you.

I just want my money  
can go to Jayden  
when he's grown up.

Even if I'm not around,  
I want my Momo  
to be loved and cared for.

Planning ahead means  
I can take care of  
myself with dignity,  
no matter what come





As parents,  
when is the  
right time  
to start  
thinking  
about  
passing  
down  
our  
legacy?



**As long as there are assets to pass down, there's no need to rush?**



**72%** of asset owners believe that ensuring **fair distribution of assets** is **challenging**<sup>(i)</sup>.



**68%** of asset owners are **concerned about confusion during inheritance** and want the process to go smoothly<sup>(i)</sup>.



#### In Hong Kong

Many families own assets such as property, stocks, and MPF. Without clear legacy plans, these assets will be distributed according to legal procedures, which could result in delays, mismatches, or outcomes that may not reflect your wishes, potentially causing unnecessary concerns.

- Are you worried that “**sudden wealth**” might lead to problems for underage children?
- How to **fairly distribute assets** among multiple children?
- **Who will receive your assets** if the entire family is affected by an accident?
- Could assets end up with outsiders after divorce or remarriage?

Having assets is just the beginning; thoughtful planning is essential for a meaningful legacy.



**How to divide them? When to pass them on? How much to give? Clear planning makes all the difference.**



**Plan it later, since health isn't an urgent concern yet?**



Nearly **40%** of Hong Kong people say they haven't considered making inheritance plans because they “**feel healthy and think it's not yet necessary.**”<sup>(ii)</sup>



You're young and healthy, so it's natural to think legacy planning can wait until it's needed, especially since there is no urgent demand at the moment. But its importance often becomes clear only when unexpected health issues arise.

**When you're bedridden and need support, your money remains locked in the bank.**



**Insurance policies are left unattended, and assets lack a clear transfer plan.**



**If you unfortunately lose the ability to act, it may be too late to make changes.**



Good health is the best time to start planning your legacy.



**Even if your plans change in the future, your legacy arrangements can adapt along with your needs!**



## Chubb MyLegacy Insurance Plan V

**The pace of your legacy planning is entirely up to you, and you can adjust it anytime**

Thoughtful legacy planning with flexible multi-generational solution, building a legacy that lasts for generations.

- Change of Insured<sup>1</sup>
- Naming Successor Insured Option<sup>1</sup>
- Naming a Successor Owner<sup>2</sup>

**Rare-in-the-market**

- Policy Guardian<sup>3,4</sup>
- Conversion of Partial Surrender Value<sup>3,5</sup>

**Life Insurance Proceeds Settlement Options<sup>3,5</sup> allow you to pass on your assets on your own terms.**

- Lump sum payment
- Full payment or partial payment by installments
- Policy Continuation Option

Sources of information:

(i) UBS Investor Watch Global insights: What's on investors' minds, 2022: <http://bit.ly/4p20YvA>

(ii) NGO, <AWESUM CARE> random sampling survey results announced, 2023: <http://bit.ly/466OsTT>



No children?  
Does that  
mean you  
don't need  
legacy  
planning?



Legacy isn't just about  
"how to leave,"  
but also about "how to use"?

Life expectancy for men and women in Hong Kong is **82.8 years** and **88.4 years**, respectively<sup>(iii)</sup>, meaning retirement funds are typically needed for around **20 years**. Pre-retirees feel secure with an average of **HKD 5.45 million** in savings<sup>(iv)</sup>.



Legacy isn't just about leaving assets behind — it's about how your wealth is utilized. Whether it's creating retirement freedom for yourself, supporting your parents, caring for your pets, or even establishing a charitable fund, your legacy is **yours to define!**

- How can you **plan your assets** to support **your dreams**?
- Looking to build **retirement income** and maintain your independence?
- **How can you ensure a worry-free life**, even if you lose some independence in old age?
- Or set aside funds for a **farewell ceremony** that's meaningful to you?

A well-crafted legacy plan empowers you to take control of how every part of your assets is used,



**allowing you to shape your future and bring your vision to life.**

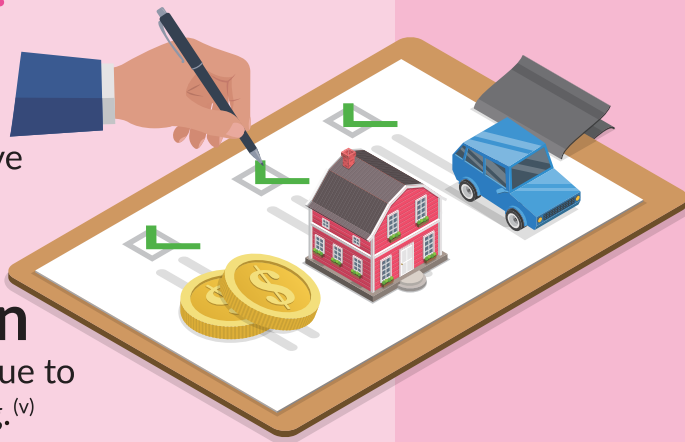


Who will carry out your plans?  
Who can you trust?



Only **20%** of adults in Hong Kong have made a will.<sup>(v)</sup>

By 2038, an estimated **HKD 600 billion** in assets could be frozen due to insufficient legacy planning.<sup>(v)</sup>



For single individuals, the biggest concern might be not having a "reliable and legally qualified" executor.

- No **legal heirs**?
- Your partner or friends **aren't legally recognised**?
- Family might not fully understand your **personal wishes**?
- Waiting until you have a **legal spouse** — could it be too late?

If you have a vision, legacy planning is essential.



**Take full control of how your assets are distributed and used — it's all in your hands.**



Chubb MyLegacy Insurance Plan V

With flexible withdrawal options and wealth growth, you can make an impact while staying in control of your lifestyle and pace!

- **Allows flexibility and growth potential**  
Structured wealth accumulation while addressing inflation
- **Flexible withdrawal** with a range of options<sup>3</sup>
- **Steady retirement income** with annuity option<sup>3,5</sup>

Notes:  
• "You" or "your" refers to the Policyowner.  
• Unless otherwise specified, please refer to the provision of the Policy for the definitions of capitalized terms. All other terms and conditions of the Policy remain unchanged.  
• The source information in this leaflet is obtained from sources that Chubb Life believes to be reliable and is for reference only. However, Chubb Life has not independently verified the information. Chubb Life does not guarantee, represent or warrant the accuracy and completeness of the information and does not assume any responsibility or liability for the information. Chubb Life shall not be responsible or liable for any loss incurred by any person due to reliance on such information.



Sources of information:  
(iii) Statistics from Centre for Health Protection, 2024: <http://bit.ly/4fX6smU>  
(iv) Hong Kong People's "Savings Security" Indicator Survey", Hong Kong Deposit Protection Board, 2024: <http://bit.ly/4mG9kqS>  
(v) NGO, <AWESUM CARE> random sampling survey results announced,: <http://bit.ly/4fX6wmE>

Remarks:  
1. These applications must meet the prevailing underwriting requirements determined by us from time to time and any other prevailing rules determined by us in our sole discretion from time to time have been complied with.  
2. All rights of ownership in your Policy will be passed to the Successor Owner after the Owner die or are diagnosed with a Specific Illness. For details, please refer to the Policy provisions.  
3. 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.  
4. If the Policy is set up for a child under the Age of 18, you can name a child as the Successor Owner and a person as an Interim Owner who will manage the Policy with limited rights until the child reaches the designated age set by you. Additionally, you can also set pre-arranged withdrawals for the child upon occurrence of reaching certain ages.  
5. These are specific administrative arrangements that are not part of the product features.



# Every Way of Life


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