

## Press Release

### **HKMCA Promotes “Sustainable Retirement Lifestyle” and Launches Premium Discount Offer**

HKMC Annuity Limited (HKMCA), a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited, announced today (29 May) that, in response to Hong Kong's ageing population and evolving retirement paradigms, the HKMCA will promote the “Sustainable Retirement Lifestyle” concept throughout the second half of this year. To encourage the public to make prudent financial arrangements for retirement, a limited-time premium discount offer will be launched on 1 June 2026.

#### **Achieving Dual Honours – Recognising the Commitment to Quality Service for the Silver-Aged**

Following its receipt of the “Investor and Financial Education Award” from the Investor and Financial Education Council (IFEC) in 2023 and 2024, the HKMCA has been awarded the Silver Award in the Public/Professional Body and NGO Category in 2025, recognising the HKMCA’s sustained commitment to advancing public education. Additionally, the HKMC Annuity Plan<sup>1</sup> (Plan) has been registered as a “Silver-Friendly Financial Product” by the Hong Kong Quality Assurance Agency, confirming that the Plan’s design and service standards meet the needs of the silver-aged community. These accolades and

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<sup>1</sup> The Plan is a life insurance product subject to terms and conditions and involves risks. The information is for reference only and intended for use in Hong Kong only. It shall not be construed as an offer to sell, solicitation to purchase or provision of any products outside Hong Kong by the HKMCA. Please refer to the product brochure for detailed terms and conditions, risks and important notes.

certifications reflect the HKMCA's continuous efforts to advance retirement financial planning and public education.

### **Promoting “Sustainable Retirement Lifestyle” in Response to Longevity Trends**

With Hong Kong's average life expectancy continuing to rank among the highest globally and retirement periods extending up to several decades, the HKMCA is promoting the “Sustainable Retirement Lifestyle” concept in the second half of 2026. The initiative aims to encourage the public to proactively address longevity-related challenges and build a retirement lifestyle that balances financial security, health, social participation, and personal value adaptation post-retirement. This concept is based on the multi-dimensional retirement planning framework for active ageing developed by the Research Centre for Gerontology and Family Studies (RCGFS) of the Hong Kong Polytechnic University. The framework encompasses important dimensions including health, finance, social participation, family life, and long-term care, integrating academic rigour with practical lifestyle application. The HKMCA aims to empower the public to manage longevity-related challenges effectively, enhance retirement planning awareness, and provide insights across six major dimensions, including “Health, Diet, Housing, Mobility, Mind, and Finance”. Supported by the RCGFS, this initiative is grounded in solid academic research and aims to inspire the public to achieve a fulfilling and joyful retirement.

Professor Bai Xue, Director of the RCGFS and Non-Executive Director of the HKMCA, stated, “A solid financial foundation serves as the ‘bedrock’ of retirement. However, when facing a retirement that may span decades, a

holistic lifestyle plan encompassing multiple dimensions is the true key to unlocking a ‘sustainable retirement’. We are delighted to collaborate with the HKMCA to drive the ‘Sustainable Retirement Lifestyle’ concept and support the public in making comprehensive preparations for retirement through multi-dimensional planning.”

Mr Daniel Leong, Executive Director and Chief Executive Officer of the HKMCA, said, “We extend our sincere gratitude to the RCGFS for its invaluable support in promoting the ‘Sustainable Retirement Lifestyle’ concept. The research team's professional insights and multi-dimensional framework on active ageing have provided us with a strong academic foundation, enhancing the vision and practicality of our outreach. By integrating theories with real-life application, we aim to help the public plan their retirement more comprehensively, thereby realising a long-lasting, sustainable, and fulfilling life.”

### **Focusing on the Needs of the Silver-Aged Community and Promoting the Development of the Retirement Financial Planning Market**

A recent survey commissioned by the HKMCA indicates that some respondents are considering sojourning or settling outside Hong Kong after retirement, with the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) being the preferred destination. In response to the growing demand for cross-boundary retirement solutions, the HKMCA will actively explore providing ancillary services in financial management and healthcare support to facilitate Hong Kong residents pursuing retirement in the GBA. Furthermore, the HKMCA will continue to collaborate closely with the insurance industry to further expand the distribution network of the Plan and promote further development of the local annuity market.

### **Limited-time Premium Discount Offer<sup>2</sup>**

Schedule a sales appointment on or before 31 August 2026 and successfully apply for the Plan between 1 June 2026 and 30 September 2026 (both dates inclusive) to enjoy a 3% premium discount on eligible policies, subject to the eligibility requirements. Interested parties may visit the HKMCA website ([www.hkmca.hk](http://www.hkmca.hk)) to schedule an appointment. For enquiries, please contact the Customer Service Hotline at (852) 2512 5000.

HKMC Annuity Limited

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<sup>2</sup> Terms and conditions apply. Please refer to the HKMCA website or promotional leaflet for details.