

[For immediate release]

EBSHK fights coronavirus with you hand in hand Seize opportunities and extra protection

Hong Kong, March 23, 2020 — Everbright Sun Hung Kai Company Limited (“Everbright Sun Hung Kai” or “EBSHK”), as a wealth management expert that provides full-fledged investment and insurance products and services, puts the financial planning and protection needs of clients at the core of its heart and business. Facing the daunting new coronavirus, it is vital for clients to have timely and comprehensive protection for themselves and their families. Everbright Sun Hung Kai, with its independent professionalism and in the best interest of clients, is pleased to bring clients insurance plans with coverage for coronavirus from different insurers, helping them choose the most suitable protection solutions to combat the disease with peace of mind.

The new coronavirus has been declared a pandemic. Clients may have doubts about whether the insurance plans they have are sufficient to protect them in the dire coronavirus situation. In fact, many insurance companies have already introduced special additional protection benefits or support measures to help policyholders cope with the unexpected adverse situation, such as new coronavirus hospital cash benefit, quarantine benefit, relaxation of claims restrictions (waiver of waiting period), one-time cash benefit, extended premiums deadline and fast track claims service. Some insurance companies have even shortened the claims process time to a few hours, which gives policyholders more flexibility. Indeed, most medical, life and critical illness policies are automatically offering the insured additional protection while new insurance plans in general come with the above additional benefits. Clients can refer to the comparative analysis provided by Everbright Sun Hung Kai for the different coverage by various insurers:

Existing clients:



New clients:



Citing past data, outbreaks of epidemic diseases including SARS virus, Ebola virus, swine flu and other viral infections put downward pressure on stock markets in their initial stages only; obvious stock market rebounds were noted in the three to six months after the epidemics peaked, coupled with rapid economic recovery. Hence there may be long-term investment opportunities in crises and short-term declines in stocks could be presenting buy opportunities.

For related information and analysis:



From now until May 31, 2020, clients who purchase designated insurance or wealth management products¹ will receive a healthy soup pack. May your days be filled with warmth and let's fight together, side by side under this epidemic. Please contact your Wealth Managers or service hotline to find out more.

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¹: *Terms and conditions apply. Eligible products include: bonds, funds, accumulators, decumulators, equity-linked investments, equity-linked notes, other structured notes and personal insurance policies (except general insurance).*

²: *In this article, whenever certain acts or activities, or the discussion of certain products, fall(s) or may fall within an insurance product and/or a MPF product, the relevant company of EBSHK Group shall be taken to mean Sun Hung Kai Wealth Management Limited ("SHKWM"). SHKWM is an insurance broker company licensed under the Insurance Ordinance (Chapter 41 of the Laws of Hong Kong) (Insurance Broker Company Licence No.:FB1134) and a registered principal intermediary at the Mandatory Provident Fund Schemes Authority (Registration No. IC000854).*

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About Everbright Sun Hung Kai Company Limited

Everbright Sun Hung Kai Company Limited ("EBSHKCL") is a leading wealth management institution with four businesses, Wealth Management and Brokerage, Corporate Finance and Capital Markets, Asset Management, Investment and Structured Financing. Operating under the Everbright Sun Hung Kai brand ("EBSHK") as well as the EBSHK Direct and EBSHK Private sub-brands, EBSHKCL is an international business platform of Everbright Securities Company Limited ("Everbright Securities", SSE: 601788, HKEX: 6178), and an affiliated company of Sun Hung Kai & Co. Limited (HKEX: 86), serving individual, corporate and institutional clients in Hong Kong, Macau, Mainland China and the U.K.

Backed by Everbright Securities and China Everbright Group member companies, coupled with its heritage in the financial industry beginning in 1969, EBSHK has emerged to be a full-fledged financial platform providing excellent cross-border and global financial services with Moody's "Baa3" long-term issuer and "Prime-3" short-term issuer credit ratings. EBSHKCL, through its subsidiaries, currently has over HK\$124 billion* in assets under management, custody and/or advice. For more information, please visit www.ebshk.com.

*As of December 31, 2019

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