

Press release  
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## CTF Life+ Announces Winners of Financial Empowerment Case Competition Innovative Platform Advances Intergenerational Inclusion

**Hong Kong** – CTF Life has successfully concluded its inaugural “Financial Empowerment · Life Companion” case competition, marking a significant milestone for its flagship annual youth programme, CTF Life+. The competition adopted an innovative “Competition x Internship” dual-track format, connecting tertiary students to foster intergenerational inclusion while promoting financial literacy and sustainable development in Hong Kong. The initiative received an enthusiastic response from academic, financial, and social innovation sectors, underscoring CTF Life’s steadfast commitment to translating environmental, social, and governance (ESG) principles into concrete action.

**Eleonore Chow, Chief Executive of Agency at CTF Life**, said, “Our financial empowerment case competition puts the social element of ESG into action. By harnessing resources within the Chow Tai Fook Group ecosystem, we guided students to integrate business thinking with social innovation to create shared value for Hong Kong. This demonstrates that the insurance industry is evolving from its traditional product provider role to a partner that actively promotes social protection, while also creating value beyond dreams for the younger generation.”

Established last year, CTF Life+ aims to nurture young people with innovative thinking and a strong sense of social responsibility, while deepening their understanding of the insurance industry, ESG principles, and social innovation. Leveraging the Chow Tai Fook Group ecosystem, participants assumed the role of “Life Planners”, designing impactful financial education solutions for communities with limited financial knowledge, including young people, the elderly, and new arrivals to Hong Kong.

### Winners of the case competition

	Institution	Solution	Summary of Merits
Champion	The University of Hong Kong & The Chinese University of Hong Kong	Chairs for the elderly	The project empowers both the elderly and young volunteers through a sustainable and feasible concept.
First runner-up	City University of Hong Kong, HKU Space & Hong Kong Baptist University	The Gold Athlete Programme	Innovative approach and compelling presentation with real-life examples demonstrating a deep understanding of the target audience.
Second runner-up	The Hong Kong University of Science and Technology & City University of Hong Kong	Second Life Passport	The proposal makes extensive use of group resources and demonstrates careful consideration of execution details.

The competition attracted more than 150 students from tertiary institutions across Hong Kong. Participants formed teams of two to six, either from the same institution or across different institutions, while individual applicants were grouped by the organiser to encourage diverse collaboration. The teams proposed innovative solutions spanning digital wealth management tools, community education programmes, and intergenerational financial coaching platforms. In addition to a HK\$50,000 cash prize, the champion team will also be eligible to receive seed funding from CTF Life+ to transform their innovative concepts into viable projects. The judging panel featured representatives from various industry organisations, ensuring the competition’s professionalism and credibility.

The competition also placed strong emphasis on practicality and personal development through a “mentorship” model, pairing each team with a CTF Life mentor to foster intergenerational dialogue and knowledge transfer. As “Young Changemakers”, students immersed themselves in the community to better understand the financial management challenges faced by disadvantaged groups and propose practical, innovative solutions. This mutually enriching model not only provided students with real-life workplace experience but also offered the organisation meaningful inspirations from the younger generation.



The grand final of the “CTF Life+” Case Competition was successfully held on 7 February, with the top 10 finalist teams delivering outstanding performances and presenting innovative proposals on financial empowerment that balanced creativity with practical feasibility.

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### About CTF Life

Chow Tai Fook Life Insurance Company Limited (“CTF Life”) is proud of its rich, 40-year legacy in Hong Kong. CTF Life is a wholly-owned subsidiary of CTF Services Limited (“CTFS”) (Hong Kong Stock Code: 659) and one of the most well-established life insurance companies in Hong Kong. As a member of Chow Tai Fook Enterprises Limited, CTF Life consistently strengthens its collaboration with the Chow Tai Fook Group ecosystem to support customers and their loved ones in navigating life’s journey with personalised planning solutions, lifelong protection and diverse lifestyle experiences. By leveraging the Group’s robust financial strength and strategic investments across the globe, CTF Life aspires to become a leading insurance company in Asia while continuously creating value beyond insurance.

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