

## Press Release

### Well Link Life Assigned with Financial Strength Ratings from Fitch Ratings, S&P Global Rating and AM Best

**Hong Kong, 6 May 2026** – Well Link Life Insurance Company Limited (“Well Link Life”) is pleased to announce it was assigned with the following credit and financial strength ratings by leading credit rating agencies including Fitch Ratings (“Fitch”), S&P Global Rating (“S&P”) and A.M. Best Company, Inc. (“AM Best”).:

Credit Rating Agency	Published Date	Assigned Rating
Fitch Ratings	26 Apr 2026	Insurer Financial Strength Rating of <b>'BBB' (Good)</b> with 'stable' outlook
S&P Global Rating	27 Apr 2026	Long-term Issuer Credit Rating and Insurer Financial Strength Rating: <b>'BBB-'</b> , with 'stable' outlook
A.M. Best Company Inc.	29 Jan 2026	Financial Strength Rating of <b>'B+ (Good)'</b> and Long-Term Issuer Credit Rating of <b>'bbb-' (Good)</b> with 'positive' outlook

This is the first time both Fitch and S&P assigned credit ratings to Well Link Life. The ratings by these leading credit rating agencies reflect the Company's adequate capital strength, strong business profile, favourable investment return and substantial business growth. The outlook also incorporates the rating agencies' expectation of continuous business expansion in the next two years.

**Mr. Thomas Lee, Chief Executive Officer of Well Link Life** said, “We are pleased with the financial ratings assigned by Fitch, S&P and AM Best. This milestone recognizes the achievement of the Company's long-term business profile and stable financial position over the past few years. It strengthens the confidence of both customers and business partners on Well Link Life.

Rooted in Hong Kong, we are highly confident in the city's future. In 2025, the Company achieved a remarkable 149% year-on-year growth in new business total premium<sup>1</sup>, substantially outperforming the average market growth rate. This result underscores our strong and sustainable business development in a volatile environment and reflects the continued trust of our customers as well as the recognition from the market.

<sup>1</sup> Source: Insurance Authority's Provisional Statistics on Long Term Insurance Business in 2025

Looking ahead, Well Link Life will continue to uphold its principles of prudent and rigorous in business management and risk control to drive business expansion. We will further leverage digital technology to optimize operation processes and improve operational efficiency, while actively expanding our product portfolio. We are committed to providing customers with quality life insurance products and creating long-term value.”

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### **About Well Link Life**

Well Link Life Insurance Group Holdings Limited (“Well Link Insurance Group”) was established in Hong Kong. Its wholly owned subsidiaries - Well Link Life Insurance Company Limited (“Well Link Life”) and Well Link General Insurance Company Limited (“Well Link General Insurance”), providing life insurance and general insurance products and services to customers in Hong Kong.

Drawing on its culture of innovation, Well Link Life develops the most appropriate and responsive life protection and endowment products to meet customers' ever-changing needs and expectations, now and in the future. By integrating quality service with advanced technology, we continuously optimize operational processes and elevate professional service standards, dedicated to creating a better and more prosperous life for our customers.

### **Media Enquiries**

Acky Yau  
2830 7571  
acky.yau@wli.com.hk