



The campaign's strategic masterstroke was transforming the insurance product itself into the core marketing message. By embedding a retirecation experience as a policy benefit, the campaign appealed to the aspirations of "young-olds" planning their future.



Chi Wai Ngai, Chief Marketing Officer, BOC Group Life Assurance Company Limited

BOC Life won this year's award for Marketing Campaign of the Year thanks to its retirement insurance initiative in Hong Kong aptly named "RetireCation" Experience Program – it transformed a life insurance policy by granting eligible policyholders exclusive access to a curated network of premium retirement destinations across Asia with a dedicated concierge service to manage all aspects of their stay.

The concept has resonated deeply as its current base holds 200,000 eligible members who are ready to embark on a retirecation experience. Currently, its dedicated retirecation concierge handles over 100 enquiries per week representing a vast potential for future engagement, as well as the service's popularity.

BOC Life partners with professional business partners to establish the retirecation network, which currently spans 19 cities across the Greater Bay Area and other livable cities in mainland China. The programme next expands to seven more countries: Japan, South Korea, Thailand and other popular Southeast Asian countries including Indonesia, Vietnam, Malaysia and the Maldives.

The initiative also has an underlying, holistic "Six Aspects of Well-being" philosophy covering nourishment, living, wellness, activity, travel, and companionship.

The focus on well-being, communicated consistently from the initial phase to the mass launch, has resonated strongly with the market, effectively differentiating our campaign from purely price- or return-focused competitors. The value of a concierge – a trusted guide handling all the complex planning, logistics, and on-ground support, from itinerary design to helping with local digital apps – is that it removes the burden of planning from retirees and alleviates the worries of their children.

With the program's infrastructure firmly in place, BOC Life executed a multi-phased, 360-degree marketing campaign designed to build sustained market presence and momentum. The launch phase created immediate impact through a primetime TV programme sponsorship paired with an immersive event. To build credibility and deepen audience engagement, BOC Life also appointed the highly respected public figure, Moses Chan, as ambassador, supported by a large-scale out-of-home advertising campaign.

The campaign's strategic masterstroke was transforming the insurance product itself into the core marketing message. By embedding a retirecation experience as a policy benefit, the campaign appealed to the aspirations of "young-olds" planning their future.

Ngai Chi Wai, chief marketing officer of BOC Life, said, "A clear trend we have observed is that retirees and the silver-hair generation are increasingly focused on quality of life alongside wealth succession. The RetireCation Experience Program enables qualified customers to live abroad in different destinations, enriching their lifestyle while also marking an important step in BOC Life's commitment to innovation in retirement finance."