世界之大，一院。
China Life Insurance (Group) Company President

Yang Chao
用心经营 诚信服务
Dedicated Operation  Honest Service

中国人寿养老保险股份有限公司坚持“高起点、高标准、高要求”，充分利用中国人寿的品牌、技术、客户、网络等资源优势，将公司建设成为“国内最具影响力的养老保险公司”。

With the aim of building up the most forceful professional pension company in China, China Life Pension Company Limited insists on the principle of high standard, high start-point and high object, and takes full advantage of the resources of China Life's brand, technology, clients and network.
目录 Contents

6 卷首语
Preamble

9 强大的股东实力
Extraordinarily Strong Shareholders

12 完善的公司治理结构
Perfect Corporate Governance Structure

14 专业化的管理团队
Professional Management Team

15 先进的企业年金管理系统
Advanced Occupational Pension Management System

16 出色的受托管理能力
Excellent Trustee Management Abilities

17 丰富的账户管理经验
Ample Account Management Experiences

18 严密的风险控制体系
Rigorous Risk Control System

19 庞大的服务网络
Colossal Service Network

20 结语
Epilogue
中国人寿养老保险股份有限公司 董事长
China Life Pension Company Limited
Chairman of the Board

王 建
Wang Jian
卷首语

在经济社会持续快速发展、人民生活水平日益提高的今天，如何应对人口老龄化带来的巨大压力，实现“老有所养”，是全社会高度关注的一个突出问题。企业年金作为国家养老保障体系的第二支柱，是基本养老保险制度的重要补充，建立企业年金制度，对于提高企业员工退休后的收入水平、完善企业的激励约束机制、健全社会保障体系，促进和谐社会建设具有十分重要的作用。

中国人寿养老保险股份有限公司是由中国人寿保险（集团）公司、中国人寿保险股份有限公司、中国人寿资产管理有限公司共同发起设立，具备劳动和社会保障部批准的企业年金基金受托人和账户管理人资格，从事企业年金管理的专业化养老保险公司。

中国人寿养老保险股份有限公司将认真履行受托人和账户管理人的职责，坚持高起点、高标准、大需求的原则，依托集团优势，发挥专业特长，整合企业年金服务资源，努力为企业提供全方位的企业年金管理服务。为实现党的十七大提出的“加快建立覆盖城乡居民的社会保障体系，保障人民基本生活”的要求，全面建设小康社会和构建社会主义和谐社会贡献力量。
Preamble

With rapidly developing economy and gradually enhanced living standards, it has become an outstanding social problem getting the whole society's attention that how to cope with the huge pressure coming with aging, and then realize that lives of aged people are well protected. Occupational pension, as the second pillar of the whole social security system, is a significant complementarity. Building up occupational pension scheme is very important for enhancing employees' income after retirement, improving enterprises' employee benefit structures, completing social security system and facilitating construction of harmonious society.

China Life Pension Company Limited is initiated and funded by China Life Insurance (Group) Company, China Life Insurance Company Limited and China Life Insurance Asset Management Company Limited, is a professional pension company specialized in occupational pension management. It also has been awarded trustee license and account management license of occupational pension funds management by Ministry of Labor and Social Security, PRC.

China Life Pension Company Limited will take full accountabilities and responsibilities of being the trustee and account manager; insist on the principle of high start-point, high standard and high requirement; take the advantage of our group; apply our professional specialties, integrate all resources of occupational pension services, and exert itself to provide excellent and efficient services. It will contribute its power to build a well-off society and construct a socialistic harmonious society, and to realize the requests being raised on the 17th Chinese Communist Party National Congress that to accelerate the building of social security system covering urban and rural residents and to secure people's basic living.
王伟 副总裁
Wang Wei, Vice-president

张惠敏 监事长
Zhang Huimin, Chairman of Supervisory Committee

杨帆 总裁助理
Yang Fan, President Assistant

贾玉增 总裁助理
Jia Yuzeng, President Assistant

白平 市场总监
Bai Ping, Marketing Supervisor

田宇 销售总监
Tian Yu, Sales Supervisor
强大的
股东实力
SHAREHOLDERS
Extraordinarily Strong

中国人寿养老保险股份有限公司（以下简称“公司”）由中国人寿保险（集团）公司、中国人寿保险股份有限公司和中国人寿资产管理有限公司共同发起设立。总部设在北京。注册资本 25 亿元人民币。

中国人寿保险（集团）公司是国内最大的保险集团，也是国内唯一一家总资产超过 10000 亿元的保险企业，占据国内寿险市场份额的 45%，已经连续七年入选《财富》全球 500 强，2009 年位居第 133 位，同时入选“品牌价值”全球 500 强，是中国唯一入选的保险品牌。

中国人寿保险股份有限公司是在纽约、香港、上海三地上市的全球市值最大的寿险公司，拥有近 20000 家分支机机构和营业网点，70 多万名各类销售人员。2008 年，保费收入近 3000 亿元。

中国人寿资产管理有限公司是国内资本市场最大的机构投资者，2009 年 6 月底，管理的资产总额达 1.27 万亿元。2005 年 8 月首批获得劳动和社会保障部批准的企业年金基金投资管理人资格。

借助中国人寿卓著的品牌实力和强大的资源优势，公司一定会实现又好又快发展，不断做大做强做优。
Extraordinarily Strong Shareholders

China Life Pension Company Limited (CLPC) is initiated and funded by China Life Insurance (Group) Company (CLIGC), China Life Insurance Company Limited (CLIC) and China Life Insurance Asset Management Company Limited (CLIAMC), with its head office in Beijing. It currently has registered capital of RMB2.5 billion.

CLIGC is the biggest insurance group in China, also the only insurance corporation with asset worth of more than RMB1,000 billion, and occupies 43% of China's life insurance market. It has been continuously one of the Fortune 500 for 7 years, the 133rd in 2009. At the same time it was awarded World 500 Most Valuable Brand, which was the only selected insurance brand.
CLIC is the biggest life insurance company in terms of market value in New York. Hong Kong and Shanghai stock market, has nearly 20,000 branches and sales points, over 700 thousand marketing staff, and receives premiums about RMB300 billion in 2008.

CLIAMC is the biggest investment institute in China's capital market with RMB1,270 billion worth of assets under its management in the end of June 2009. It was firstly awarded investment manager license of occupational pension funds management by Ministry of Labor and Social Security, PRC in August 2005.

By the aid of excellent brand strength and resource advantages of China Life, CLPC stands to consistently be excellent, grow stronger, and always develop healthily and rapidly.
完善的公司治理结构
Perfect Corporate Governance

公司建立了完善的法人治理结构，形成了董事会、监事会、管理层各司其职、各负其责，相互制衡，相
互促进的决策、执行和监督机制。

CLPC established perfect juridical person governance structure, formed perfect decision making,
execution and supervision scheme in which Board of Directors, Supervisory Committee members
and different levels of managers can take their responsibilities respectively and mutually
supervise, balance and facilitate.
专业化的管理团队

Professional Management

公司总部设有14个部门。硕士研究生以上学历人员占员工总数的63%，具有高级技术职称人员占员工总数的38%。公司员工从事寿险和年金业务，具有较高的理论水平和丰富的实践经验。

公司在各省区市和计划单列市设置了35家营业机构，可以为企业提供及时快捷的养老保险咨询服务。

CLPC currently sets 14 departments. 63% of employees have master or higher degrees. Most of employees have been in life insurance business and annuity management operation, and have good theoretical knowledge and plenty of practical experiences.

CLPC has a network of 35 business organizations nationwide to provide timely and all-around occupational pension consultancies and management services.
公司"以客户为中心"，借鉴国际先进的业务处理模式，汲取社会保障和金融领域业务管理精华，吸收中国人寿在寿险、养老保险和投资管理领域长期积累的应用系统建设经验，建立了基于多层应用体系架构，以"管理集中、服务延伸"为特色的年金管理系统。该系统功能齐全、扩展性强、适应性好、安全稳定，具备操作方便快捷、管理科学严谨、风险控制出色等优势，能够为客户提供包括柜面、传真、短信、邮件、95519呼叫中心、网上信息披露和查询等多渠道、个性化服务，可以确保企业年金计划持久、安全、高效运作。

Replying on the customer-oriented principle, using the international advanced business transaction models for reference, extracting the essence of social security and finance, taking full advantage of the experiences in life insurance, pension and investment from China Life. CLPC has developed an occupational pension management system with the feature of centralized management and extensive services which is realized by building a multilayer application structure. This system has complete functions, strong expansibilities, good applicability and stable security, and is provided with the advantages of easy operation, scientific management, and outstanding risk-control. It provides diversified information checking methods and individual services with face-to-face, fax, message, E-mail and 95519 call center in order to make sure of sustaining, stable and effective operation of occupational pension plans.
出色的能力

Excellent Trustee Management

公司具有丰富的精算经验和领先的精算能力，可以为企业量身定制企业年金计划，满足企业的个性化、多样化、差异化需求。公司以专业的受托管理能力为核心，以完善的受托管理系统为平台，以科学的监管机制为基础，以严密的风险控制为保障，从受托年金资产的安全、高效管理出发，制定符合市场、贴近企业的资产配置策略，对各运营机构进行有效管理、实时监控、全面评估，整合企业年金服务流程与价值链，为客户提供完整全面的企业年金计划管理服务。

Relying on plenty of actuarial experiences and leading actuarial capabilities, CLPC can design pension plan in accordance with the client's specific requirements, satisfy enterprises' requests on personality, diversification and differentiation. Around the core of professional trustee management ability, on the strong platform of trustee management system, based on scientific and efficient supervision mechanism, guaranteed by all-round risk control mechanism, and started from the point of pension fund security and effective management, CLPC makes assets allocation strategies according with market and enterprises' demands, manages the operation institutions effectively with real-time supervision and complete evaluation mechanism, integrates the services flow and value chain of occupational pension, and is able to provide all-side and complete occupational pension plan management services.
中国人寿从1983年起开始经营养老保险业务。1998年开始对养老保险业务实行个人账户式管理，为国内众多企业和绝大部分《财富》500强在华企业提供了超千亿元的补充养老金和团体年金保险保障。管理的个人账户数量达到1100多万个，积累了丰富的养老金管理经验，得到市场的广泛认同。2005年8月首批获得企业年金账户管理人资格后，依托深厚的养老金账户管理经验，发挥经营企业年金业务的综合优势，为企业提供专业化的账户管理服务。

China Life has operated pension business since 1983, applied personal-account management model since 1998, and provided more than RMB100 billion pension and group annuities to lots of national enterprises and Fortune 500 enterprises China branches, with more than 11 million accounts of group annuity and plenty accumulation of pension management experiences. Since August 2005 when it was awarded account manager license of occupational pension fund firstly, China Life has played an important role in the operation of occupational pension and provided professional account management.
公司设置了由监事会、审计和风险管理委员会、合规责任人、审计和风险管理部门、企业年金风险管理岗及企业年金核岗组成的五级风险管理组织架构。应用国际最新风险管理技术以及流程管理的最新内部控制理念，遵循国际标准的COSO风险管理体系与美国萨班斯法案404条款，形成对企业年金业务运作、风险管理和监督检查的三个工作系统。进行事前、事中、事后三个环节的风险管理，有效控制风险，保障企业年金基金安全。

CLPC sets the five-level risk management organization structure composed of supervisory committee, audit & risk control committee, compliance liable person, audit & risk management department, and the positions of occupational pension risk management and audit. Applying the internal control conception from cutting-edge risk management techniques and procedure management, following the international standards of COSO risk management framework and American Sarbanes-Oxley Section 404, three working systems came into being to the question of occupational pension business operation, risk management and supervision. Risk management before, during and after the thing gets realized. It can control the risks efficiently and guarantee the security of occupational pension fund.
中国人寿系统覆盖全国的近20000个营销服务网点、70余万名各类销售人员，可以为企业年金客户提供全国统一的、无障碍的、便捷的服务。

客户可以通过95519客户服务专线、公司门户网站和短信平台查询账户信息，也可以到中国人寿各客户服务窗口进行面对面咨询。

China Life system has nationwide sales and service network, with nearly 20,000 branches and sales points, over 700 thousand employees and marketing staff. With the help of this superiority, we can provide our clients with nationwide uniform, indistinctive, convenient and efficient services.

Plan members can check information about occupational pension plan by calling 95519 which is China Life customer service hotline, log in on the CLPC website or use the message platform to check their account information. They can also go to China Life nationwide customer service center to do face to face consultancy.
结语

中国人寿正在着力打造“实力雄厚、管理先进、制度健全、内控严密、技术领先、队伍一流、服务优良、品牌杰出、发展和谐”的国际顶级金融保险集团。作为中国人寿的组成部分，公司将致力于建设国内最具影响力的专业养老保险公，并最终成为国际顶级的专业养老保险公。

China Life is exerting itself to create an international top financial insurance group with mission and values that solid strength, advanced management, complete regulations, rigorous internal control, leading techniques, top-ranking teams, excellent services, harmonious development. As part of China Life Group, CLPC is also going to exert itself to build up the most forceful professional pension company in China, and gradually catch up with international top professional pension companies, finally become one of them through consistent endeavor.
2007年9月18日，姚明签约中国人寿，成为中国人寿全球形象代言人。
On September 18, 2007, the super star Yao Ming is invited to serve as the image ambassador of China Life.