



AIA Hong Kong

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Media Release

AIA Hong Kong Launches “Spring Income Plan” To Help Customers Shape a Brilliant Future and Realise their Dreams

Short Premium Payment Period with High Flexibility for Prompt and Guaranteed Income

Hong Kong, 22 January 2013 – AIA Hong Kong has announced the launch of AIA “Spring Income Plan”, an annuity plan which offers customers stable and guaranteed annual income with a premium payment period as short as 3 to 5 years. Amid the prospect of low interest rates in the long term, this plan will enable customers to plan their financial goals with ease. Whether customers are starting their children’s education fund, pursuing lives of adventure and fulfilment, or are close to retirement and looking to secure an enjoyable future, AIA “Spring Income Plan” will help them shape a brilliant future by setting aside sufficient financial resources.

Highlights of Product Features:

- **Short premium payment period** (3 to 5 years), this unique feature is exceptional in the market and enables customers to start receiving income as soon as the end of the premium payment period.
- **Flexible income period** provides customers with the option of either extending or shortening the income period for one time depending on their own needs six months before it commences. Customers can also choose to receive their **guaranteed income distributed during the income period under a level mode or increasing mode upon policy application**. These features offer customers the maximum flexibility in financial planning.
- **Death benefit payment options are exceptional in the market** and help customers preserve their wealth. In the unfortunate event of the death of the insured, the plan will pay a death benefit (amount including the unpaid guaranteed annual income), to the beneficiary in accordance with the wishes of the insured.
- **The issue age of this plan is up to aged 80 of the insured**. No medical declaration is required for customers aged 70 or below and the annual premium can be as high as a maximum of US\$1 million, which is the highest in the market.

Mr. Thomas Lee, Chief Marketing Officer of AIA Hong Kong, said, "Serving our customers for over 80 years, it is always our commitment to develop innovative products to meet the financial and protection needs of our customers through different stages of their lives. With the increasing life expectancy of the Hong Kong population, adequate retirement protection has become a top concern of working group. Given that the purchasing power of cash will be eroded by inflation over time, it is critical to prepare in advance to ensure one has the financial resources to enrich their retirement life of 20 to 30 years. Offering **the triple benefits of short premium payment period, regular guaranteed income and flexible features**, AIA ‘Spring Income Plan’ has been specially designed for customers to enjoy a comfortable future while celebrating a new stage in their lives.”

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“AIA Hong Kong” or “the Company” herein refers to American International Assurance Company (Bermuda) Limited.



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Life protection is also offered with this savings plan. In the unfortunate event of the death of the insured within the premium payment period, a death benefit in a lump sum, including the unpaid guaranteed annual income, will be paid to the beneficiary. Alternatively, to show his/her enduring love, the policyowner may opt for the beneficiary to continue receiving the unpaid annual income until the end of the income period. Should the insured pass away during the premium payment period, the total premium payments already made will be paid back to the beneficiary in a lump sum as the death benefit. The beneficiary will receive double the premium paid for emergency purposes if the insured passes away as a result of an accident.

From now until 28 February 2013, customers who apply for AIA 'Spring Income Plan' with total premium repaid during application will enjoy a guaranteed preferential interest rate of 3% per annum for the first two policy years on their prepaid premium payment. For details of the promotion and terms and conditions of this plan, please visit www.aia.com.

Please refer to the product brochure and policy contract for product details and exact terms and conditions of this plan.

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Mr. Thomas Lee, Chief Marketing Officer of AIA Hong Kong introduces AIA “Spring Income Plan”, which offers the triple benefits of short premium payment period, regular guaranteed income and flexible features to help customers shape a brilliant future and realise their dreams.

About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau is a member of AIA Group Limited. The AIA Group Limited established its operations in Hong Kong in 1931. We have the largest agency force in Hong Kong and Macau*. We are the leader in developing innovative insurance products that meet customers’ needs at every stage of their lives. We offer products ranging from individual life, group life, accident, medical and health, personal lines insurance to investment-linked products with over 100 investment options.

* As of 30 November 2011

About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 16 markets in Asia Pacific – wholly owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 92 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India.

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The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$119,494 million as of 31 May 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia Pacific, AIA serves the holders of more than 24 million individual policies and over 10 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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