

Media release

FlexiAchiever Savings Plan **Flexible financial solution integrating wealth accumulation, liquidity and legacy planning** **to save up for a world of possibilities**

Enjoy a premium refund of up to 13% upon successful application

Hong Kong, 9 January 2025 – AIA Hong Kong & Macau announces the launch of the FlexiAchiever Savings Plan that integrates long-term wealth accumulation, liquidity, and legacy planning. The Plan is designed to empower customers to address their future needs through flexible financial management, enabling them to reach their financial goals with greater ease. Among its key features is a first-in-market¹ Special Bonus, allowing customers to achieve stable wealth growth while obtaining potential bonuses. The Plan also offers a rare-in-market² Value Safeguard Option, enabling customers to enjoy liquidity for unexpected financial needs. Its first-in-market³ Beneficiary Flexi Option helps customers safeguard their loved ones and pass on their wealth to future generations.

During the promotional period, customers can enjoy a premium refund⁴ of up to 13% upon successful application of the FlexiAchiever Savings Plan.

Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said, “The global economic landscape is ever-evolving. Our recent Savings Preference Voice of Customer research⁵ revealed that when considering wealth products, customers are not only looking for long-term returns; they also increasingly prefer flexibility and liquidity options to help them feel confident in navigating their future.

Anchored by our unwavering commitment to customer centricity, AIA Hong Kong & Macau designed the FlexiAchiever Savings Plan to address customers’ needs for flexible wealth management with multiple market-leading features. The Plan supports customers in their long-term wealth accumulation while also allowing them to enjoy liquidity to pursue their aspirations, whether it is taking a career break or pursuing a dream hobby. Additionally, the Plan incorporates dynamic options for passing on wealth, realising a one-stop solution for wealth accumulation, liquidity[#] and legacy planning. According to research, new residents in Hong Kong and pre-retirees would especially find the FlexiAchiever Savings Plan appealing as they have a strong preference for flexibility in wealth management.

At the start of the new year, we hope to encourage the general public to take action for their financial wellbeing by launching the highly versatile and flexible FlexiAchiever Savings Plan, and help everyone live Healthier, Longer, Better Lives.”

FlexiAchiever Savings Plan’s key features include:

Achieve stable wealth growth in the long term with potential bonus

- **First-in-market¹ Special Bonus:** To support customers in long-term wealth accumulation, starting from the end of the 11th policy year, customers who have not exercised the Bonus Lock-in Option, Value Safeguard Option and Mental Incapacity Option⁶, and have not made any payments nor withdrawn any policy value including partial surrenders will be eligible to receive an additional non-guaranteed Special Bonus.

AIA Group Limited is incorporated in Hong Kong with limited liability.
“AIA Hong Kong & Macau”, “AIA Hong Kong”, “AIA Macau”, “AIA” or “the Company” herein refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability).
“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macao Special Administrative Region”, respectively.

Liquidity on-demand: timing, amount and frequency

- **Rare-in-market² Value Safeguard Option:** Starting from the end of the 6th policy year, customers can withdraw and transfer certain amounts of policy values to the Value Safeguard Account. This enables flexible withdrawals and the opportunity to earn interest at a non-guaranteed rate.
- **Bonus Lock-in Option and First-in-market⁷ Bonus Unlock Option**
 - **Bonus Lock-in Option:** Allows customers to unlock potential returns by earning interest at a non-guaranteed rate. This is achieved by transferring a certain percentage of the latest cash value of the non-guaranteed Reversionary Bonus and non-guaranteed Terminal Bonus to the Bonus Lock-in Account.
 - **Bonus Unlock Option:** To meet customers' financial needs, a certain percentage of the latest value of the Bonus Lock-in Account can be reallocated as non-guaranteed Reversionary Bonus and Terminal Bonus, facilitating wealth accumulation and returns.

Dynamic options to pass on wealth to future generations

- **First-in-market³ Beneficiary Flexi Option:** When the beneficiary reaches the designated age chosen by the policyowner or when he/she is diagnosed with a specified illness⁸, he/she can choose the desired Death Benefit Settlement Option.
- **New Terminal Illness Benefit⁹:** To alleviate the financial burden of medical expenses on the insured, in the unfortunate event that the insured is diagnosed with a terminal illness and is expected to pass away within 12 months due to the terminal illness, a one-off advance payment of the death benefit will be paid.

All information above is for reference only and does not constitute any offer and/or insurance product recommendation. The product information in this material does not contain the full terms of the product, for the details of the product features, terms and conditions, exclusions and key product risks, please refer to the product brochure and policy contract of relevant products or visit the website.

Remarks:

- ¹ As of 9 December 2024, compared with savings insurance products provided by major insurance companies in Hong Kong. Special Bonus may be payable if the policy is terminated due to exercise of the Mental Incapacity Option, provided all other conditions for Special Bonus are met (i.e. Value Safeguard Option and Bonus Lock-in Option have not been exercised, and no policy value has been withdrawn from your policy).
- ² As of 9 December 2024, compared with savings insurance products provided by major insurance companies in Hong Kong. Starting from the end of the 6th policy year, customers may apply to withdraw certain amount of policy values (which may include the latest cash value of any non-guaranteed Reversionary Bonus, and part of the guaranteed cash value and the corresponding cash value of any non-guaranteed Terminal Bonus) and transfer the amount into a Value Safeguard Account to earn non-guaranteed interest. Withdrawal of policy values may trigger partial surrender, whereas part or all of the amount in a Value Safeguard Account can be withdrawn at any time without surrendering the policy.
- ³ First-in-market refers to the Beneficiary Flexi Option's feature where the policyowner allows the beneficiary to choose to receive the death benefit payment in accordance with the beneficiary's selected settlement option when the beneficiary has reached the designated age chosen by the policyowner or when the beneficiary is diagnosed with a specified illness. This feature is first-in-market when compared with the savings insurance products provided by major insurance companies in Hong Kong, as of 9 December 2024.
- ⁴ The premium refund: Up to 13% premium refund for the first-year premium, the promotion period is from today until 31 March 2025. The above offers are bound by terms and conditions. Please refer to www.aia.com.hk for details.
- ⁵ The research interviewed more than 1,300 people who have purchased wealth products.
- ⁶ Except for the Special Bonus which may be payable if the policy is terminated due to the exercise of the Mental Incapacity Option, all of the above conditions must be met.
- ⁷ Bonus Unlock Option was first introduced by AIA in the Global Power Multi-Currency Plan 2 on 5 October 2022. Starting from one year after exercising the Bonus Lock-in option, the policyholder can apply to exercise the Bonus Unlock Option once per policy year within 30 days after the end of each policy year.

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- ⁸ The Beneficiary Flexi Option will enable each beneficiary to choose the settlement option for his/her share of the unpaid balance of the death benefit and accidental death benefit (if any) according to his/her needs, upon the earlier of when the beneficiary attains the designated age chosen by the policyholder ("Designated Age") or when the beneficiary is diagnosed with a specified illness, including cancer, stroke, heart attack, terminal illness and kidney failure ("Specified Illness").
- ⁹ Upon payment of the Terminal Illness Benefit, all benefits under the FlexiAchiever Savings Plan policy will cease. The Terminal Illness Benefit will automatically end upon the policy anniversary on or immediately following the insured's 85th birthday.
- # If part of the guaranteed cash value and the corresponding cash value of any Terminal Bonus have been transferred to the Value Safeguard Account, the principal amount of the policy will be reduced. The subsequent guaranteed cash value, face value and cash value of Terminal Bonus (if any), and the total premiums paid for the basic plan (as used in the calculation of the death benefit) will all be reduced based on the reduced principal amount. After such transfer, any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently and in the future will be reduced accordingly. Therefore, such transfer will in turn reduce the death benefit, the surrender benefit and the future value of the policy. If part or all of the cash value of any Reversionary Bonus has been transferred to the Value Safeguard Account, the face value of Reversionary Bonus will be reduced correspondingly, and any Reversionary Bonus which the Company may declare subsequently and in the future will be reduced accordingly, therefore reducing the future value of the policy.

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About AIA Hong Kong & Macau

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have close to 17,000 financial planners¹, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.6 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high-net-worth customers.

¹ as of 30 June 2024

² Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as of 30 June 2024)

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