

## Media release

### **AIA launches Wealth Generation**

**Introducing market-first legacy planning options and a short 4-year projected breakeven period  
Empowering HNW customers to accumulate wealth and achieve seamless legacy transfer**

**Hong Kong, 25 June 2025** — AIA Hong Kong announced the launch of Wealth Generation (“the Plan”), a bespoke life insurance plan designed exclusively for high-net-worth (HNW) individuals. This Plan enables customers to capitalise on wealth creation opportunities in today’s dynamic market while fostering long-term prosperity through strategic legacy planning. The Plan features multiple market-first<sup>^</sup> legacy planning options, a rare-in-market\* Flexi Withdrawal Option and value-added service, delivering a competitive projected total internal rate of return (IRR)<sup>#</sup>. With projected breakeven year as short as four years<sup>#</sup>, this comprehensive solution addresses the dual priorities of HNW customers: wealth accumulation and legacy management.

Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said: “As a global hub for asset and wealth management, Hong Kong has long been a magnet for high-net-worth individuals and families from around the world. Their needs for life insurance products are constantly evolving. They not only seek to navigate complex investment landscape but also place great emphasis on managing their wealth with control, precision, flexibility, and resilience, ensuring seamless wealth transfer.”

She added: “AIA remains unwavering in our customer-centric approach, consistently delivering innovative products and thoughtful services that go beyond expectations and delight our customers. Wealth Generation exemplifies this commitment, with its market-first legacy planning options, rare Flexi Withdrawal Option and value-added services. This empowers our customers with greater control and flexibility over their wealth accumulation and legacy planning journey, embodying AIA’s commitment to helping them achieve Healthier, Longer, Better Lives.”

Key features and value-added services of the Wealth Generation:

#### **Empowering Wealth Growth**

- **Short projected total breakeven year and competitive projected total IRR**
  - Projected total breakeven year as short as four years<sup>#</sup>, with a 10-year projected total IRR of up to 5.05%<sup>#</sup>, helping customers seize opportunities for steady wealth growth.
  - Guaranteed cash value and non-guaranteed Terminal Dividend<sup>1</sup>, along with the Terminal Dividend Lock-in Option<sup>2</sup>, enabling customers to secure potential returns while pursuing long-

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.

term financial growth.

- **Rare-in-market\* Flexi Withdrawal Option<sup>3</sup>**

- Policyholders can set up flexible withdrawal instructions starting from the end of the 5<sup>th</sup> policy year, where they may automatically and regularly withdraw policy values during their specified period for payment to the designated payment recipient, catering to their evolving needs at different life stages.

## **Seamless Legacy Planning**

- **Legacy Planning Options and Value-added Services**

- **Market-first^ Future Guard Option:** Through the value-added service, Transitional Owner Arrangement<sup>4</sup>, policyholder can designate a family member as the contingent owner of the policy and another aged 18 or above family member as the transitional owner of the policy. The transitional owner will oversee the policy with limited administrative rights until the designated contingent owner takes over ownership of the policy upon reaching the date or age as specified by the policyholder.

The Future Guard Option also allows the transitional owner to split the policy into two separate policies and to designate another family member as the new contingent owner and insured of the split policy. Ownership of the split policy is transferred when the new contingent owner reaches the specified date or age, ensuring seamless and harmonious wealth succession across generations.

- **Safeguarding Loved Ones**

- **Market-first^ Beneficiary Flexi Option:** Under specified conditions<sup>5</sup>, beneficiaries are empowered to flexibly choose their settlement options to receive their share of the unpaid death benefit and accidental death benefit. This ensures a personalised and holistic approach to legacy planning.
- **Market-first^ Health Impairment Option<sup>6</sup>:** In the event that the policyholder suffers from a mental issue or becomes unconscious for a certain period due to a specified illness, the designated recipient<sup>7</sup> can receive benefit payment or policy ownership according to the policyholder's instructions. This feature safeguards the financial well-being of loved ones.

Recognising the exacting standards of HNW customers for health and wealth solutions, AIA established AIA Club Alta in 2023 to deliver curated privileges<sup>8</sup> across three pillars: health and wellness, wealth management and exquisite lifestyle experiences. These exclusive offerings have empowered customers to strike an optimal balance between health and wealth, enabling them to enjoy a more prosperous and fulfilling life. AIA Club Alta also extends its bespoke wealth management privileges<sup>9</sup> to include advisory services on tax planning, trusts, legal and family office consultations. When combined with Wealth Generation, these services provide customers with an effective solution, ensuring the mastery of wealth amplification, seamless wealth succession and peace of mind for generations to come.

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.

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 AIA Hong Kong's website.

#### **Remarks**

- ^ Three market-first options:
- Future Guard Option: As of 7 May 2025, compared with similar services offered by Hong Kong major insurance companies
  - Beneficiary Flexi Option: With the Beneficiary Flexi Option, the policy owner allows the beneficiary to choose to receive the death benefit payment in accordance with the beneficiary's selected settlement option when the beneficiary has attained the designated age chosen by the policy owner or when the beneficiary is diagnosed with a specified illness under Beneficiary Flexi Option. This feature is first-in-market when compared with the savings insurance products provided by Hong Kong major insurance companies, pioneered by AIA with the FlexiAchiever Savings Plan on 8 January 2025.
  - Health Impairment Option: This option allows the policy owner to designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership at the same time. This feature is first-in-market when compared with the savings insurance products provided by Hong Kong major insurance companies as of 7 May 2025.
- \* Compared with the savings insurance products provided by Hong Kong major insurance companies as of 7 May 2025.
- # "Projected total breakeven year" is the policy year at the end of which the projected total surrender value is greater than or equal to the single premium paid for the first time. The projected Total IRR is neither indicative of future performance nor guaranteed. The projected total IRR based on the assumption that no cash withdrawals or policy loans are taken throughout the term of the policy, none of Terminal Dividend Lock-in Option, Flexi Withdrawal Option, Policy Split Option and Health Impairment Incapacity Option is exercised and that all premiums are paid in full when due.
1. The non-guaranteed Terminal Dividend may be declared to the policy at least once per policy year starting from the end of the 3rd policy year. However, AIA Hong Kong may also at its sole discretion declare the Terminal Dividend more frequently than once per policy year, such as on a monthly basis.
  2. This option is available once per policy year starting from the end of the 15th policy year, and application for such transfer must be made within 30 days after the end of a policy year.
  3. Subject to relevant conditions and withdrawal risks.
  4. Transitional Owner Arrangement is only available to designated policies which meet our eligibility requirements. Transitional Owner Arrangement is a value-added service and not a product feature, therefore it does not form part of the policy contract of Wealth Generation. Application is subject to our approval at our discretion. We reserve the right to withdraw the Transitional Owner Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion. Future Guard Option is one of the service features under the Transitional Owner Arrangement. For details of Transitional Owner Arrangement and Future Guard Option (including but not limited to eligibility, risk and limitation), please refer to the value-added service leaflet of Transitional Owner Arrangement.
  5. If the policyholder has chosen the Death Benefit Settlement Option, he/she may also choose the Beneficiary Flexi Option. Upon the beneficiary attaining the designated age chosen by the policyholder or being diagnosed with a specified illness including cancer, stroke, heart attack, terminal illness and kidney failure, such beneficiary can receive his/her share of the unpaid death benefit and accidental death benefit (if any) according to his/her selected settlement option.
  6. Starting from the end of the 3rd policy year, if the policyholder is also the insured, he/she may elect for benefit payment and/or ownership transfer to designated recipient(s) under the Health Impairment Option. Subject to relevant conditions and withdrawal risk.
  7. The policyholder may designate up to 2 family members aged 18 or above as designated recipients and the applicable designated percentage of policy value for benefit payment and/or ownership transfer. If the policyholder suffers from a mental issue or becomes unconscious for a certain period due to a specified illness including Apallie Syndrome and Coma, the designated recipient may in accordance with the instructions receive a lump sum benefit payment and/or become the new policy owner of the policy.
  8. The membership and privileges of AIA Club Alta are subject to terms and conditions. For details, please refer to AIA Club Alta website ([aia.com.hk/en/aia-alta](http://aia.com.hk/en/aia-alta)).
  9. The wealth management privileges of AIA Club Alta are provided by third-party service providers and partners. AIA Hong Kong and its intermediaries do not provide any opinion or advice to customers regarding the relevant services.

#####

#### **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 over 18,000 financial planners<sup>1</sup>, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.6 million customers<sup>2</sup>, 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.

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.

<sup>1</sup> as of 31 March 2025

<sup>2</sup> Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as of 31 March 2025)

AIA Hong Kong  
Dorothy Xu  
[hkcorpcomms@aia.com](mailto:hkcorpcomms@aia.com)

Bentley Communications Limited  
Ian Li  
+852 3960 1905  
[ianli@bentleyhk.com](mailto:ianli@bentleyhk.com)

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.