

Media release

AIA Launches GlobalFlexi Savings Insurance Plan Combining Flexibility and Potential Wealth Accumulation to Empower Customers to Achieve Their Aspirations

Hong Kong, 8 July 2025 — AIA Hong Kong announces the launch of the GlobalFlexi Savings Insurance Plan (the Plan). Designed to meet the needs of customers seeking financial flexibility and long-term wealth accumulation, the Plan offers a projected total internal rate of return (IRR) of up to 6.5%[#] by the end of the 30th policy year. It introduces rare-in-market* features, including Flexi Withdrawal Option and Value Safeguard Option, which enable flexible cash withdrawals to enhance liquidity while accumulating wealth. Additionally, the Plan includes the market-first^ Health Impairment Option, providing added security for the loved ones during times of uncertainty.

Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said, "At every stage of life, financial resilience is key to empowering individuals to pursue their aspirations and confidently navigate unforeseen challenges. For example, many parents aspire to support their children in studying abroad at prestigious universities – a goal that often involves significant financial commitments and uncertainties, such as exchange rate fluctuations. Prudent planning and choosing a flexible wealth solution are therefore essential. AIA understands these evolving needs, which is why we have introduced the new GlobalFlexi Savings Insurance Plan. Thoughtfully designed, it empowers customers with financial clarity and provides peace of mind for their loved ones."

She added: "Rooted in Asia for over a century, AIA remains committed to its customer-centric approach, offering innovative and reliable propositions that support individuals through every life stage and aspiration. We are dedicated to helping our customers live Healthier, Longer, Better Lives, enabling them and their loved ones to accomplish their dreams."

Key features of the GlobalFlexi Savings Insurance Plan:

Wealth Accumulation & Liquidity

- **Projected break-even period as short as seven years[%]**, with a competitive projected IRR of up to 6.5% by the end of the 30th policy year[#].
- **Rare-in-market Flexi Withdrawal Option*** enables customers to withdraw policy values regularly as needed and designate a loved one as the recipient.
- **Rare-in-market Value Safeguard Option*** allows customers to withdraw and transfer cash value

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"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).

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while earning non-guaranteed interest, providing liquidity for near-term life goals.

- **Market-first Currency Exchange Option[^]** enables policyholders to switch among nine different currencies[§], facilitating diversified asset allocation.

Addressing Health & Future Challenges

- **Market-first Health Impairment Option[^]** provides financial protection and policy ownership transfer arrangements if the policyholder loses capacity due to a mental issue or a specified illness including Apallic Syndrome and Coma, ensuring financial stability for the family.

To further support customers in preparing their children for a successful future, AIA has partnered with a professional education consulting institution from 1 July to 31 December 2025 to provide GlobalFlexi Savings Insurance Plan customers with exclusive privileges. These include overseas education strategy seminars, consultancy on further studies, personalised education roadmap, tutoring and interview coaching. This partnership equips parents and students with the tools to navigate global education trends confidently and plan ahead.

As part of its latest campaign for the GlobalFlexi Savings Insurance Plan, AIA has enlisted Michelle Wai, one of its Rethink Healthy Ambassadors and a seven-time award-winning actress, to embody the product spirit. In the advertising video, Michelle reflects on her acting career, highlighting perseverance and resilient — values that align with AIA's enduring commitment to its customers. The campaign debuted on 8 July 2025 across major promotional platforms in Hong Kong, including the latest prime locations such as MTR Kai Tak Station and Sung Wong Toi Station.

AIA Group is the largest independent publicly listed pan-Asian life insurance group, with over 600 investment employees¹ across the Asia Pacific. AIA Hong Kong has ranked No. 1 in the number of new business policies in Hong Kong for 11 consecutive years² and has been named Hong Kong's Most Popular Insurance Brand for nine straight years³, a testament to the trust and support of its customers.

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.

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Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau



AIA Rethink Healthy Ambassador and 7-time award-winning actress Michelle Wai stars in the new GlobalFlexi Savings Insurance Plan campaign

[Watch the campaign video by clicking [here](#)]

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Remarks

- * Multiple rare-in-market features
 - Flexi Withdrawal Option: Compared with the savings insurance products provided by Hong Kong major insurance companies as of 23 June 2025.
 - Value Safeguard Option: Compared with the savings insurance products provided by Hong Kong major insurance companies as of 23 June 2025.
- ^ Multiple market-first features
 - Currency Exchange Option: Pioneered by AIA in the Global Power Multi-Currency Plan on 1 June 2021.
 - 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, pioneered by AIA with the Wealth Generation life insurance plan on 23 June 2025.
- # Illustrative case example: assuming a policyholder purchases the GlobalFlexi Savings Insurance Plan with a 5-year premium payment, annual premium of US\$100,000, total premiums of US\$500,000. This is a hypothetical example for illustrative purposes only. Actual bonuses and dividends are not guaranteed and determined solely at AIA's discretion. The total IRR does not represent future performance and is non-guaranteed. In the worst-case scenario, the actual total IRR by the end of the 30th policy year may be equal to the guaranteed IRR of 3.48%.
- % "Projected total breakeven period" 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. Illustrative case example: assuming a policyholder purchases the GlobalFlexi Savings Insurance Plan with a 5-year premium payment, annual premium of US\$100,000, total premiums of US\$500,000. In the worst-case scenario, the projected break-even period is by the end of the 18th policy year. Expected breakeven periods and total IRR vary by premium payment method. Single premium payments may achieve an expected breakeven period as short as 5 years. Expected breakeven periods are not guaranteed. Single premiums are invested once across diversified assets per strategy, while 5-year premium plans invest in five tranches any may benefit from dollar-cost averaging. In comparison, single premium payment policies may experience greater investment volatility with wider fluctuations in projected bonuses and dividends. In the worst-case scenario, the actual total IRR may be equal to the guaranteed rate.
- & Starting from the end of the 2nd policy year and within 30 days after the end of a policy year, you may apply once per policy year to switch your policy currency to one of the following 9 different currencies, including Renminbi (RMB), British pound sterling (GBP), US dollar (US\$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK\$), Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD), by exchanging your GlobalFlexi Savings Insurance Plan policy for the latest plan under the GlobalFlexi Series which we offer in the new policy currency at the time of currency exchange. The approval of Currency Exchange Option's application and the availability of currency for selection at the time of exercising the Currency Exchange Option will be subject to the prevailing laws and regulations, and our prevailing rules and conditions.
- 1. As of 31 December 2024
- 2. Based on statistics from Insurance Authority released since 2014 - Provisional statistics of the Insurance Authority on Hong Kong long-term insurance business for full year 2014-2024.
- 3. According to YouGov, an international research and data analytics company, Hong Kong BrandIndex 2016-2024. AIA has been the Top Insurance Brand in Brand Consideration and Most Likely to Purchase in Hong Kong for nine consecutive years since 2016.

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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 over 18,000 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 31 March 2025

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

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