



**HEALTHIER, LONGER,  
BETTER LIVES**

**AIA Hong Kong**

27/F, Hopewell Centre,  
183 Queen's Road East,  
Wan Chai, Hong Kong  
T: (852) 2881 3333  
AIA.COM.HK

**Media release**

## **AIA launches ProsperLife Insurance Plan: Lifelong protection for every stage of life**

**Premiums from only HKD 60 per day for an HKD 1.9 million sum assured**

**Hong Kong, 31 March 2026** – AIA Hong Kong & Macau announces the launch of the ProsperLife Insurance Plan, a participating whole life insurance plan designed to support customers and their families' life protection needs through every stage of life, from starting a family and welcoming a new baby, to buying a home and preparing for retirement. With extensive lifelong protection, a flexible Death Benefit Settlement Option, and Hong Kong's first-in-market<sup>1</sup> Beneficiary Flexi Option,<sup>2</sup> the ProsperLife Insurance Plan empowers customers and their loved ones to stay financially resilient amid life's uncertainties.

Research conducted by the Insurance Authority shows that Hong Kong's average mortality protection gap stands at HKD 1.9 million per working adult,<sup>3</sup> suggesting that many households may face financial pressure if the unexpected occurs. The ProsperLife Insurance Plan provides a high level of protection, further strengthened by the Accidental Death Benefit (ProsperLife) Rider, which additionally offers up to 200% of the basic plan's sum assured if death results from a covered accident on or before the earlier of the end of the 15th policy year and the insured reaching age 75.<sup>4</sup> This extra layer of protection ensures loved ones receive meaningful financial support when it matters most.

Premiums can be as low as HKD 60 per day for a plan with an HKD 1.9 million sum assured.<sup>5</sup> To address customers' evolving needs, the ProsperLife Insurance Plan can be complemented with add-on plans covering accident, medical, critical illness, and disability protection, offering added peace of mind when families face unexpected life challenges.

Additionally, the ProsperLife Insurance Plan<sup>6</sup> is an eligible life insurance plan under the Policy Reverse Mortgage Programme (PRMP)<sup>7</sup> of The Hong Kong Mortgage Corporation Limited (HKMC), allowing customers to enjoy a steady stream of monthly income and better prepare for retirement.

**Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau,** said: "At AIA, our purpose is to help people live Healthier, Longer, Better Lives. As a leading and trusted insurer in Asia, we are committed to delivering products that provide meaningful and sufficient protection for customers across different life stages. Protection goes beyond finances. It is an expression of love, care and responsibility. With suitable cover in place, customers and their loved ones can enjoy greater peace of mind."

Ms Liang added: "Many families may encounter financial pressure when the unexpected happens. The ProsperLife Insurance Plan provides lifelong protection with extensive coverage and flexible settlement arrangements, ensuring loved ones are supported in a way that best meets their needs. By combining lifelong coverage with thoughtful flexibility, the ProsperLife Insurance Plan empowers customers to plan with clarity and confidence throughout life's different stages."

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).

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### Tailored Support Through Flexible Settlement Options<sup>8</sup>

To help families manage financial needs during times of loss, the ProsperLife Insurance Plan offers flexible arrangements under the Death Benefit Settlement Option<sup>8</sup>. Customers can personalise how their beneficiaries receive the death benefit and accidental death benefit (if applicable), including

- the payment amount
- the frequency (monthly, quarterly, semi-annual or annual), and
- the timing of the first or final instalment

Customers who select the Death Benefit Settlement Option<sup>8</sup> may also choose Hong Kong's first-in-market Beneficiary Flexi Option<sup>2,8</sup>. Under this option, beneficiaries may designate their own settlement option if reaching a designated age selected by the policyholder, or upon being diagnosed with a specified illness, including cancer, stroke, heart attack, terminal illness or kidney failure ("Specified Illness under Beneficiary Flexi Option<sup>8</sup>"). This ensures financial support is accessed precisely when it is most needed.



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### Notes:

- 1 First-in-market refers to the Beneficiary Flexi Option's specific feature where 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 selected 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 and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the FlexiAchiever Savings Plan on 8 January 2025.
- 2 Before the beneficiary (i) has attained the Designated Age or (ii) is diagnosed with a Specified Illness under Beneficiary Flexi Option. Payments will be made to the beneficiary according to the policy owner's request made under the Death Benefit Settlement Option. After the beneficiary (i) has attained the Designated Age or (ii) is diagnosed with a Specified Illness under Beneficiary Flexi Option. The beneficiary can receive payments according to his / her selected settlement option under the Beneficiary Flexi Option. If the insured passes away, the beneficiary may apply to select the settlement option for his / her unpaid share of the death benefit and accidental death benefit (if applicable), provided the beneficiary must be aged 18 or above when he / she applies to select his / her settlement option. The settlement options available for selection by the beneficiary will be subject to the settlement options made available by us under this Beneficiary Flexi Option at the time of the beneficiary's application and our prevailing rules and conditions. If the beneficiary's application is approved, his / her unpaid share of the death benefit and accidental death benefit (if applicable) will only be paid according to his / her selected settlement option when the beneficiary's selected settlement option becomes effective upon (i) the beneficiary has attained the Designated Age or (ii) the beneficiary is diagnosed with a Specified Illness under Beneficiary Flexi Option.
- 3 Source: Website of Insurance Authority ([https://www.ia.org.hk/en/legislative\\_framework/Conduct\\_in\\_Focus\\_Issue\\_03\\_04.html](https://www.ia.org.hk/en/legislative_framework/Conduct_in_Focus_Issue_03_04.html)).
- 4 Accidental death benefit (rider) is subject to the limit that no more than USD 1,000,000 can be claimed for accidental death benefit with respect to the same insured under all Accidental Death Benefit (ProsperLife) Riders. For Accidental Death Benefit (ProsperLife) Rider, "age 75 of the insured" refers to the policy anniversary on or immediately following the insured's 75th birthday.  
  
Accidental Death Benefit (ProsperLife) Rider is subject to underwriting assessment, and its eligibility depends on the Company's underwriting decision. For details, please refer to "Cover at a glance" in the product brochure.
- 5 Based on a 30-year-old, non-smoking and female insured resident in Hong Kong, applying for a premium plan in USD. Actual premiums vary from person to person. The example illustrated is calculated based on USD 1: HKD 7.8.
- 6 ProsperLife Insurance Plan is an eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. You and your life insurance policy are still required to meet the eligibility criteria under PRMP before you apply for the policy reverse mortgage loan.
- 7 The Policy Reverse Mortgage Programme is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: [www.hkmc.com.hk](http://www.hkmc.com.hk).
- 8 Death Benefit Settlement Option and Beneficiary Flexi Option may not be available once policy is assigned (including but not limited to the policy assigned under PRMP).

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 policy, 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. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. You may choose to purchase the above Plan(s) as a standalone plan without purchasing other type(s) of insurance products at the same time.

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

<sup>\*</sup> As at 30 June 2025

<sup>^</sup> Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 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)

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