



**HEALTHIER, LONGER,
BETTER LIVES**

AIA Hong Kong

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Media release

AIA introduces Wealth Flexi Savings Insurance Plan to empower enduring legacy, flexible liquidity and dynamic wealth stewardship for HNW families

Featuring the first-in-market Future Wishes Arrangement
to enable tailored legacy planning instructions across multiple life-changing events

Hong Kong, 8 June 2026 – AIA Hong Kong & Macau has launched its Wealth Flexi Savings Insurance Plan (“Wealth Flexi”), a participating whole-life savings plan, alongside its first-in-market¹ Future Wishes Arrangement², empowering high-net-worth (HNW) individuals and families to adopt more structured approaches to wealth, liquidity and legacy planning.

Recent findings from the inaugural **AIA Alta High-Net-Worth Optimal Longevity Index**³ highlight that around one in four HNW families have yet to put any succession and inheritance preparations in place; fewer than 40% of HNW families have divided up family responsibilities and decision-making arrangements, while only around one in four have defined triggers or preferences for care and interventions. Against this backdrop, Wealth Flexi and the Future Wishes Arrangement² are designed to enable families to steward their wealth with greater clarity, flexibility, and foresight over time.

Alice Liang, Chief Proposition & Healthcare Officer, AIA Hong Kong & Macau, said: “For HNW families, wealth planning today is fundamentally about stewardship, ensuring wealth is managed reliably, transferred thoughtfully, and continues to support loved ones across generations. Our insights show that while many families recognise the importance of long-term planning, key arrangements around decision-making, succession, and contingency are often not yet clearly defined. Wealth Flexi and the Future Wishes Arrangement² are designed with this in mind, enabling customers to put in place more structured and forward-looking arrangements, while maintaining the flexibility to adapt to changing circumstances over time, so they can pursue Healthier, Longer, Better Lives across generations.”

AIA’s Wealth Flexi Savings Insurance Plan introduces a suite of first-in-market and rare-in-market capabilities, structured around three core customer needs, with a sophisticated set of policy features and value-added services:

Legacy planning with clarity and continuity

To facilitate structured inheritance planning and multi-generational wealth transfer, AIA introduced the **Future Wishes Arrangement**², a first-in-market¹ value-added service that enables policy owners to pre-set instructions for how their policy should be managed upon the occurrence of specified life-changing events, such as death or health impairment conditions. This includes arrangements relating to ownership succession, benefit distribution, and designation of recipients, providing greater clarity and continuity in the transfer of wealth across generations.

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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This is complemented by a range of legacy planning features, including:

- Transitional Owner Arrangement⁴, supported by the first-in-market⁵ Future Guard Option⁴, enabling transitional oversight of the policy before ownership passes to the next generation
- Policy Split Option, allowing a single policy to be divided into multiple policies to facilitate tailored legacy and succession planning
- First-in-market⁶ Health Impairment Option, which allows policy owners to designate recipients for benefit payments and/or ownership transfer in the event of suffering from a mental issue or becoming unconscious for a certain period due to a specified illness, including Apallie Syndrome and Coma
- Death Benefit Settlement Option, offering flexibility in arranging appropriate settlement options for death benefit payments according to beneficiaries' needs, including the instalment amount and payment method
- First-in-market⁷ Beneficiary Flexi Option, enabling beneficiaries to receive their share of benefits according to their selected settlement option upon reaching a designated age or upon a specified illness⁸

Cash liquidity to respond to changing life needs

Recognising that liquidity requirements evolve across different life stages, the plan offers:

- Flexi Withdrawal Option⁹, allowing regular withdrawals of policy values¹⁰ during a specified period, and enabling customers to designate a recipient, who can be themselves or a loved one, to receive such payments
- Rare-in-market¹¹ Value Safeguard Option, enabling customers to transfer certain policy values to a separate account while earning non-guaranteed interest¹⁰
- Bonus Lock-in Option and first-in-market¹² Bonus Unlock Option, which work in tandem to allow customers to lock in a portion of declared bonuses¹³ and subsequently reallocate locked-in value in response to changing financial needs¹⁴

Dynamic asset allocation through currency flexibility

- First-in-market¹⁵ Currency Exchange Option, allowing customers to switch their policy currency among major currencies over time while maintaining the policy's effective date, supporting long-term global asset and legacy considerations

The introduction of Wealth Flexi reflects AIA's role as a trusted partner to generations of customers. As the No.1 insurer of choice in Hong Kong¹⁶, and having been recognised as Hong Kong's most popular insurance brand for 10 consecutive years¹⁷, AIA continues to earn customer trust through its focus on reliability, thoughtful product design and a long-term commitment to supporting families in managing and preserving their wealth confidently, in ways that benefit both customers and the wider community.

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“Wealth Flexi Savings Insurance Plan and the Future Wishes Arrangement are designed to meet HNW families’ wealth planning needs which are fundamentally about stewardship, ensuring wealth is managed reliably, transferred thoughtfully and continues to support loved ones across generations,” said Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau.

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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 more than 19,000 financial planners*, as well as an extensive network of independent financial advisors, brokerage and bancassurance partners. We serve over 3.7 million customers[^], 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.

* As at 31 December 2025

[^] Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 31 December 2025)

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Remarks:

- 1 As of 1 June 2026, compared against similar services provided by Hong Kong major insurance companies. First-in-market refers to Future Wishes Arrangement's feature which allows the policy owner to make different instructions for different specified triggering events in one integrated value-added service.
- 2 Future Wishes Arrangement is only available to designated insurance plans and policies which meet the minimum premium eligibility requirements. The policy must be issued in Hong Kong and Transitional Owner Arrangement is not designated for or being exercised under the policy. It is not applicable to corporate-owned policies and trust-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Flexi Savings Insurance Plan. Application is subject to our approval to be determined at our discretion. We reserve the right to withdraw the Future Wishes Arrangement or change its terms and conditions or any related requirements at any time at our sole and absolute discretion.
- 3 The survey covers 328 qualified respondents across Hong Kong and Chinese Mainland who participated in the survey and in-depth interviews. Detailed analysis focuses on 201 high-net-worth and ultra-high-net-worth respondents with investible assets above US\$1 million. High-net-worth means an individual with investible wealth of US\$1 million to US\$30 million. Ultra-high-net worth means an individual with investible wealth of more than US\$30 million. Respondents were analysed by tier, geography, generation and gender.
- 4 Transitional Owner Arrangement is only available to specified insurance plans and designated policies which meet our eligibility requirements. The policy must be issued in Hong Kong. It is not applicable to corporate-owned policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Flexi Savings Insurance Plan. Application is subject to our approval to be determined 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.
- 5 Future Guard Option (only applicable under the Transitional Owner Arrangement) is first-in-market when compared against similar service offered by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation on 23 June 2025.
- 6 First-in-market refers to the Health Impairment Option's specific feature where the policy owner can designate up to 2 different designated recipients and elect for both benefit payment and transfer of ownership under this option 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 in the Wealth Generation on 23 June 2025.
- 7 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 provided by Hong Kong major insurance companies, pioneered by AIA in the FlexiAchiever Savings Plan on 8 January 2025.
- 8 If the insured passes away and no contingent insured becomes the new insured, the beneficiary may apply to select the settlement option for his / her share of the unpaid balance of the death benefit and accidental death benefit (if any), 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 share of the unpaid balance of death benefit and accidental death benefit (if any) will only be paid according to his / her selected settlement option when such 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, whichever is earlier.
- 9 The application is subject to our approval at our sole and absolute discretion, applicable laws and our prevailing rules and conditions. The payments recipient must meet our eligibility requirements to be determined by us from time to time at our sole discretion, and must satisfy our due diligence requirements, the Anti-Money Laundering and Counter-Terrorist Financing Ordinance and any other applicable laws and guidelines.
- 10 If the withdrawal amount consists of the cash value of any Reversionary Bonus and corresponding cash value of any Terminal Bonus, it will lead to reduction of the cash values and face values of the Reversionary Bonus and Terminal Bonus, and that any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently will be reduced accordingly. If the withdrawal amount consists of

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part of the guaranteed cash value and the corresponding cash value of Terminal Bonus, it will lead to a reduction of the principal amount of your policy. The subsequent guaranteed cash value, the face value and cash value of Terminal Bonus, and the one-time premium paid or the total premiums paid (as applicable) for the basic plan as used in the calculation of the death benefit will all be reduced based on the reduced principal amount, and any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently will be reduced accordingly. Therefore, such withdrawal will reduce the death benefit, the surrender benefit, the value of your policy as well as its sustainability and potential growth.

- 11 As of 1 June 2026, compared with savings insurance products provided by Hong Kong major insurance companies.
- 12 Bonus Unlock Option was pioneered by AIA in the Global Power Multi-Currency Plan 2 on 5 October 2022.
- 13 After the cash value of each of the Reversionary Bonus and Terminal Bonus are transferred to the Bonus Lock-in Account, any Reversionary Bonus and any Terminal Bonus which the Company may declare subsequently will be reduced accordingly.
- 14 The unlock amount will be changed from guaranteed value in the Bonus Lock-in Account to non-guaranteed value as Reversionary Bonus and Terminal Bonus.
- 15 Currency Exchange Option was pioneered by AIA in the Global Power Multi-Currency Plan on 1 June 2021.
- 16 "No. 1 insurer of choice in Hong Kong" refers to AIA Hong Kong being chosen by the most customers, supported by being first in Number of New Business Policies and Number of Inforce Policies for 12 consecutive years. Source: Annual statistics of the Insurance Authority on Hong Kong long-term business since 2014, and the provisional statistics of the Insurance Authority on Hong Kong long-term business from January to December 2025.
- 17 AIA has been the Top Insurance Brand in Brand Consideration and Most Likely to Purchase in Hong Kong for 10 consecutive years since 2016. Source: YouGov.

Important Information:

- 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.
- All related findings in the AIA Alta High-Net-Worth Optimal Longevity Index do not represent AIA standpoint and do not mean any recommendation to apply for any insurance plan.

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