AIA Hong Kong

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HEALTHIER, LONGER, BETTER LIVES

Media release

AIA Unveils Wealth Elite Life Insurance Plan 3

To Empower High-Net-Worth Customers to Protect Their Loved Ones, Prepare for the Future, and Plan for the Next Generation

New participating whole-life insurance plan designed for high-net-worth individuals seeking enhanced protection leverage, life-stage flexibility, and thoughtful legacy planning

Hong Kong, 2 September 2026 – AIA Hong Kong & Macau announced the launch of Wealth Elite Life Insurance Plan 3 ("Wealth Elite 3"), a participating whole-life insurance plan designed for high-net-worth (HNW) customers. The plan supports customers in protecting their loved ones today, preparing for evolving needs in the future, and establishing structured arrangements for the next generation, helping to support thoughtful legacy planning.

Meeting the Growing Need for Longevity

Hong Kong, one of the world's longest-living regions, is facing new challenges brought by an ageing population. For HNW individuals, as life expectancy increases and people live longer lives, gaps in planning can accumulate and become amplified over time. Findings from the AIA Alta High-Net-Worth Optimal Longevity Index[1] highlight that 23% of HNW individuals have no succession or inheritance preparations in place, underscoring the need for solutions that enable families to navigate longer lifespans with greater preparedness and confidence.

Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said: "As longevity reshapes financial priorities, HNW customers are increasingly focused on how to protect today, prepare for the future, and plan effectively for the next generation. This includes ensuring their loved ones are well protected from the outset, maintaining flexibility as circumstances evolve, and establishing clear and structured arrangements for legacy planning. Wealth Elite Life Insurance Plan 3 has been developed in response to these needs. By combining protection leverage with adaptable features and legacy planning capabilities, the plan enables customers to put in place thoughtful and continuous provisions for their families over time."

Combining Enhanced Protection Leverage with Flexibility Across Life Stages

Wealth Elite Life Insurance Plan 3 offers coverage of over six times the premium under specified conditions[2], enabling stronger protection leverage from the outset. In the unfortunate event of the insured's passing, a death benefit will be paid to the designated beneficiary(ies), supporting loved ones in accordance with the policy owner's intentions.

The plan also incorporates flexibility to adapt to changing needs across different life stages. The Policy Split Option allows policy owners to split a policy into separate policies to support evolving legacy or financial planning needs, enabling more tailored arrangements over time.

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In addition, the Wealth Elite Life Insurance Plan 3[3] is an eligible life insurance plan under the Policy Reverse Mortgage Programme (PRMP)[4] of The Hong Kong Mortgage Corporation Limited. As life stages progress, customers can allocate their policy to be converted into lifetime retirement income through the programme.

Supporting Wealth Succession Through Legacy Planning Features

To help customers plan for the next generation, the plan incorporates a well-structured suite of legacy planning features and value-added services:

- First-in-market[5] Future Wishes Arrangement[6] allows customers to pre-set instructions that may take effect upon specified triggering events, such as death or health impairment conditions, enabling wealth planning decisions to be carried out in accordance with their wishes

- Transitional Owner Arrangement[7] allows a designated transitional owner to oversee the policy with limited administrative rights until the contingent owner assumes ownership

- Contingent Owner[8] designation facilitates the transfer of policy ownership upon the passing of the policy owner, subject to approval

- First-in-market[9] Health Impairment Option allows designated recipients to receive benefit payment and/or ownership transfer if the policy owner suffers from a mental condition or becomes unconscious for a certain period due to a specified illness, including Apallic Syndrome and Coma

- Death Benefit Settlement Option[10] allows policy owners to determine how beneficiaries receive the death benefit in accordance with their needs, including instalment-based payments

- First-in-market[11] Beneficiary Flexi Option[10] enables beneficiaries to choose their preferred settlement option upon reaching a designated age or under specified conditions (such as being diagnosed with a specified illness)[12]

To further strengthen protection in the early policy years, the plan includes a coverage booster, a campaign-based offer available from 31 August 2026 to 31 December 2026 (both dates inclusive), which provides an additional death benefit during the first 10 policy years or up to the insured's attained age of 60, whichever is earlier. The booster is set at 10% of the latest sum assured for individual policies and 20% for eligible family enrolment[13]. For details and terms and conditions, please refer to the promotional leaflet.

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Frequently Asked Questions

- What is Wealth Elite Life Insurance Plan 3?

  Wealth Elite Life Insurance Plan 3 is a participating whole-life insurance plan designed for high-net-worth customers. It combines enhanced protection leverage, life-stage flexibility and legacy planning features to help customers protect their loved ones, prepare for the future and plan for the next generation.

- Who is Wealth Elite Life Insurance Plan 3 designed for?

  The plan is designed for high-net-worth individuals seeking life insurance protection and structured succession planning arrangements to put in place thoughtful and continuous provisions for their families over time.

- How can Wealth Elite Life Insurance Plan 3 support legacy planning?

  The plan offers a range of legacy planning features, including Contingent Owner[8] designation, Health Impairment Option and Death Benefit Settlement Option[10].

  It also provides value-added services, including Future Wishes Arrangement[6] and Transitional Owner Arrangement[7]. Together, these features and services help policy owners put structured arrangements in place for the next generation.

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 30 June 2026
^ Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2026)

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Remarks:

1. 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 investable wealth of US$1 million to US$30 million. Ultra-high-net worth means an individual with investable wealth of more than US$30 million. Respondents were analysed by tier, geography, generation and gender.

2. Based on a 50-year-old male non-smoking Hong Kong resident insured, with standard risk classification assumptions and a single premium of US$1.53 million, the sum assured is US$10 million. The coverage leverage may vary depending on individual customer profile and underwriting assessment.

3. Wealth Elite Life Insurance Plan 3 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.

4. The PRMP 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. Applicable to policies issued in Hong Kong only.

5. 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. This feature is first-in-market when compared against similar services offered by Hong Kong major insurance companies, pioneered by AIA in Wealth Flexi Savings Insurance Plan on 1 June 2026.

6. Future Wishes Arrangement is only available to specified insurance plans and designated policies which meet our 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-owner policies. It is a value-added service and not a product feature, therefore it is not offered under the policy contract of Wealth Elite Life Insurance Plan 3. 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. Upon the designation of Future Wishes Arrangement for the policy, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

7. 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 Elite Life Insurance Plan 3. 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.

8. If you have designated Future Wishes Arrangement for your policy, upon the designation of Future Wishes Arrangement, all designations of Contingent Owner, Designated Ownership Recipient and Designated Payment Recipient for the policy which have been made prior to the commencement of the Future Wishes Arrangement (if any) are automatically revoked.

9. 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 and life insurance products provided by Hong Kong major insurance companies, pioneered by AIA in the Wealth Generation Savings Insurance Plan on 23 June 2025.

10. Death Benefit Settlement Option and Beneficiary Flexi Option may not be available once the policy is assigned (including but not limited to the policy assigned under PRMP).

11. 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.

12. If the insured passes away, the beneficiary may apply to select the settlement option for his / her share of the unpaid balance of the death benefit, 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 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. The Beneficiary Flexi Option arrangement is provided under the Death Benefit Settlement Option.

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13 The coverage booster is subject to the availability of the campaign offer and is applicable only to insureds aged between 15 days and 59 years at the time of policy application.

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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