



**HEALTHIER, LONGER,
BETTER LIVES**

AIA Hong Kong

27/F, Hopewell Centre,
183 Queen's Road East,
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Media release

AIA launches EverBliss Annuity Insurance Plan to redefine retirement planning beyond financial security

Combines lifelong guaranteed income with AIA's first-in-market RetireSmart Health Service to support cognitive wellness, vision health and mobility strength, helping customers achieve financial, health and lifestyle independence

Hong Kong, 9 October 2026 – AIA Hong Kong & Macau announced the launch of **EverBliss Annuity Insurance Plan** ("EverBliss" or "the plan"), a participating whole life insurance plan designed to help customers navigate longer lives with greater financial confidence and independence. Combining lifelong guaranteed monthly income¹, financial flexibility and access to the **RetireSmart Health Service**², AIA's first-in-market³ health service tailored to support cognitive wellness, vision health and mobility strength, EverBliss provides a retirement planning solution by addressing both financial security and healthy ageing.

Cognitive wellness, vision health and mobility strength among key concerns associated with ageing

As Hong Kong remains one of the world's longest-living populations⁴, longevity planning is becoming increasingly complex. Research shows that more than 70% of respondents have insufficient retirement savings and may need to delay retirement by an average of 12.8 years⁵, while dementia or cognitive decline (44%), vision problems (47%) and joint-related issues (47%) remain among the key concerns associated with ageing⁶.

Against this backdrop, customers are looking for retirement solutions that go beyond income generation. EverBliss responds through lifelong income and flexible policy features, while the RetireSmart Health Service² complements the plan with preventive-led wellbeing support to help customers maintain independence and quality of life as they age.

Ms Alice Liang, Chief Proposition & Healthcare Officer of AIA Hong Kong & Macau, said: "People today are living longer than ever before, but many are unsure whether their savings and health will last as long as they do. At AIA, we believe planning for a longer life is about more than financial security. It is about helping people strengthen both their financial and health independence, creating the foundation for greater lifestyle independence – so they can enjoy better health and a high quality of life throughout retirement.

"As a market leader in Hong Kong's insurance industry, we have a responsibility to help shape how people prepare for longevity through solutions that support their evolving needs. EverBliss and the RetireSmart Health Service² are our response to this shift, combining lifelong guaranteed income, financial flexibility and preventive-led wellbeing support to help customers navigate longer lives while advancing our purpose of helping people live Healthier, Longer, Better Lives."

Lifelong guaranteed income to support financial confidence throughout retirement

EverBliss is designed to support customers as they transition from wealth accumulation to wealth decumulation by transforming accumulated savings into a sustainable and dependable source of retirement income. The plan provides **guaranteed monthly income**⁷ for life, together with potential non-guaranteed

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monthly income⁸ (if any) and non-guaranteed terminal dividend⁹ (if any). Customers may also choose to leave their monthly income¹ within the policy to accumulate potential non-guaranteed interest for future use, providing greater flexibility in managing retirement resources.

To provide additional support as needs evolve, the plan also includes an **Extra Income Benefit**¹⁰. Eligible customers diagnosed with Alzheimer's disease, irreversible organic degenerative brain disorders or Parkinson's disease on or after the fifth policy anniversary may receive an additional monthly income equivalent to 50% of their guaranteed monthly income⁷ for up to 120 months, helping to alleviate the financial impact associated with these conditions.

Flexible income transfer and advance access for changing life needs

Retirement planning today often extends beyond income generation and increasingly requires the flexibility to respond to changing personal and family circumstances. EverBliss introduces a first-in-market¹¹ **Income Transfer Option**¹², allowing policyholders to direct monthly income payments to a designated payments recipient for a specified period. The feature provides greater flexibility in supporting family members while maintaining control over their long-term financial planning.

The plan also features a rare-in-market¹¹ **Advance Income Benefit**¹³, allowing eligible customers to receive up to 24 months of future guaranteed monthly income in advance upon eligible events¹⁴ during the Income Period¹⁵, such as a child's or grandchild's marriage, university admission, the birth of a grandchild, or home renovation and repair expenses. By enabling earlier access to future income, the benefit empowers customers to respond more confidently to important life milestones and unforeseen financial needs.

Preventive-led healthcare support for greater lifestyle independence

Recognising that longevity is about more than financial preparedness, EverBliss provides insureds with access to the **RetireSmart Health Service**², AIA's first-in-market³ health service designed specifically to help insureds approaching or enjoying retirement maintain their health, independence and quality of life.

Guided by research showing that cognitive decline, vision problems and mobility health are among the top health concerns after retirement⁶, the RetireSmart Health Service² focuses on three pillars of healthy ageing: **cognitive wellness, vision health and mobility strength**. This helps insureds proactively manage some of the most common challenges associated with ageing before they affect day-to-day living.

The preventive-led service combines personalised screenings, professional guidance and ongoing healthcare support to provide practical insights and actionable wellbeing solutions.

The RetireSmart Health Service² offers several distinctive features, including reliable, science-based screening through non-invasive assessments with instant results, powered by recognised healthy-ageing technologies trusted by healthcare institutions. Insureds can also extend designated services to their spouse and parents, supporting loved ones in maintaining independence and wellbeing together. With seamless online and in-person options available at home or designated centres, insureds can access support in a way that suits their lifestyle. Services can be activated immediately once the policy becomes effective and are available across Hong Kong and selected cities in the Chinese Mainland.

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

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Frequently Asked Questions

- What is EverBliss Annuity Insurance Plan?

EverBliss Annuity Insurance Plan is a participating whole life insurance plan that combines lifelong guaranteed monthly income¹, financial flexibility and access to the RetireSmart Health Service², AIA's first-in-market³ health service, helping customers strengthen their financial and health independence, leading to greater lifestyle independence.

- How can EverBliss Annuity Insurance Plan help customers build a sustainable retirement income?

The plan provides guaranteed monthly income⁷ for life, together with potential non-guaranteed monthly income⁸ (if any) and non-guaranteed terminal dividend⁹ (if any). It supports customers in transitioning from wealth accumulation to wealth decumulation by transforming accumulated savings into a sustainable and dependable source of retirement income.

- How can EverBliss Annuity Insurance Plan help people approaching or enjoying retirement maintain an independent and quality lifestyle?

The plan provides access to the RetireSmart Health Service², AIA's first-in-market³ health service focused on three pillars of healthy ageing, namely cognitive wellness, vision health and mobility strength. The preventive-led service combines personalised screenings, professional guidance and ongoing healthcare support to provide practical insights and actionable wellbeing solutions, helping insureds proactively manage some of the most common challenges associated with ageing before they affect day-to-day living.

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 Monthly income consists of guaranteed monthly income, non-guaranteed monthly income (if any) and extra income (if extra income is payable under the Extra Income Benefit). We shall have the right to determine and credit the non-guaranteed monthly income in our absolute discretion. The amount of the non-guaranteed monthly income is not guaranteed and may fluctuate and such amount(s) may even be zero. Extra income will only be paid if the insured is diagnosed with Alzheimer's disease/Irreversible organic degenerative brain disorders or Parkinson's disease on or after the 5th policy anniversary. Extra income will be paid on a monthly basis while the insured is alive, up to a maximum of 120 months. For details of the Extra Income Benefit, please refer to the product brochure.
- 2 The Services are value-added services and do not form part of the contractual terms and benefits of any insurance policy, and are non-guaranteed. The availability, eligibility and use of the Services are subject to the relevant product brochure, applicable eligibility requirements, policy status, service availability, service arrangements and applicable service terms and conditions. The Services are applicable to the eligible insured and/or nominated family member(s) of the eligible insured. The Services are provided in Hong Kong and designated cities in the Chinese Mainland, and are not applicable in Macau. For details of the RetireSmart Health Service (including but not limited to eligibility, terms and conditions, risks and limitations), please refer to the value-added service leaflet and relevant product brochure. AIA reserves the right to amend, suspend or terminate the Services, any part thereof, service provider(s), or to change any terms and conditions relating thereto at any time without prior notice at its absolute discretion.
- 3 As at 15 July 2026, based on a comparison of publicly available information on similar health support services offered by selected major Hong Kong insurance companies.
- 4 Source: Centre for Health Protection, Department of Health, the Hong Kong SAR Government. Life expectancy at birth, 1971–2025. <https://www.chp.gov.hk/en/statistics/data/10/27/111.html>
- 5 The 16th edition of the "AIA Desired Retirement Tracker" (data collection date: August 2025)
- 6 AIA commissioned Human8 to conduct a survey on retirement life (2025)
- 7 Guaranteed monthly income payments start from the first guaranteed monthly income payment date until end of the Income Period. For 0 year Accumulation Period: the first guaranteed monthly income payment date is the 1st monthiversary. For 5 years Accumulation Period: the first guaranteed monthly income payment date is the 61st monthiversary. Non-guaranteed monthly income (if any) starts from the 85th monthiversary until end of the Income Period.
- 8 Potential payment starts from the 85th monthiversary. We shall have the right to determine and credit the non-guaranteed monthly income in our absolute discretion. The amount of the non-guaranteed monthly income is not guaranteed and may fluctuate and such amount(s) may even be zero.
- 9 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. We shall have the right to determine the Terminal Dividend at our absolute discretion. Terminal Dividend is declared at the Company's sole discretion and is subject to the terms of the policy. The actual amount of the Terminal Dividend payable may be greater or less than the above illustrated amount and may even be zero.
- 10 Extra Income Benefit is subject to the relevant conditions and administrative rules. For details, please refer to the product brochure.
- 11 As of 28 September 2026, compared to whole life annuity insurance plans provided by Hong Kong major insurance companies.
- 12 Starting from the 5th policy anniversary, provided there is no policy debt under your policy, you can make an application to request us to pay the monthly income directly to a payments recipient designated by you ("Payments Recipient") during a specified period. Your application is subject to our approval at our sole and absolute discretion, applicable laws and our prevailing rules and conditions. The payments recipient must be aged 18 or above and meet the Company's eligibility requirements to be determined by the Company from time to time.
- 13 Advance Income Benefit is subject to the relevant conditions and administrative rules. For details, please refer to the product brochure.
- 14 Advance Income Benefit can be applied if one of the following events ("Eligible Events") occurs to you during the income period:
 - (a) your child or grandchild gets married;
 - (b) your child or grandchild is admitted to university;
 - (c) birth of your grandchild; or
 - (d) home improvement, repair or maintenance services ("Home Renovation") have been made to your place of residence, provided that the amount incurred for home renovation is not less than the amount of advanced income you request.

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- 15 Income Period refers to: (i) for 0 year Accumulation Period: commencing from the date the policy is issued until the termination of the basic policy; or (ii) for 5 years Accumulation Period: commencing from the 60th monthiversary until the termination of the basic policy.

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 research findings do not represent the views of AIA Hong Kong and do not constitute any insurance advice or medical advice.

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