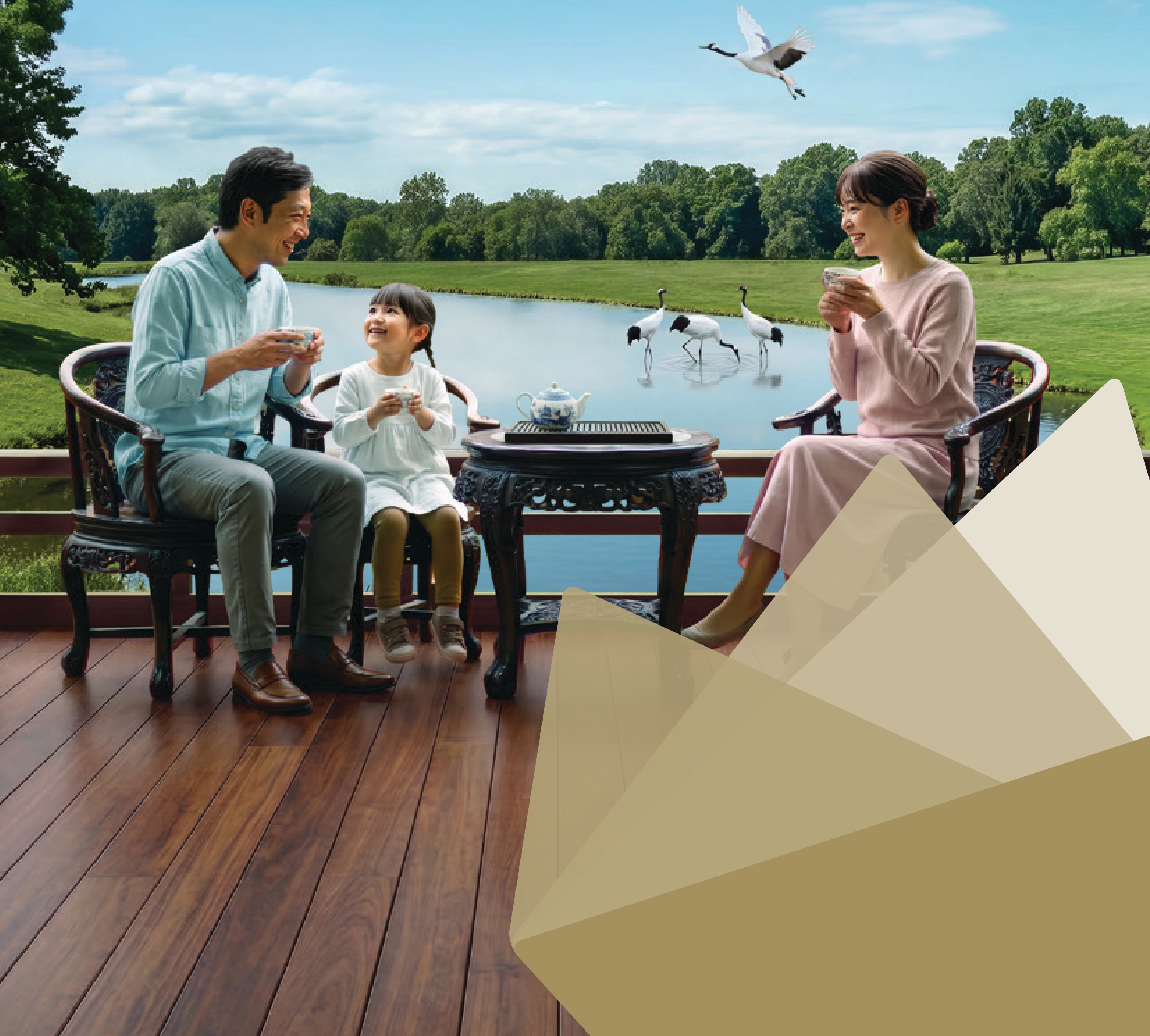
HEALTHIER, LONGER, BETTER LIVES

BUILD A LASTING LEGACY WITH WEALTH ELITE LIFE INSURANCE PLAN 3

and enjoy limited-time privileges exclusively for you

31 August 2026 to 31 December 2026



THE EMINENCE OF LIFE PROTECTION

To stand well across every stage of life calls for more than wealth alone — it calls for a plan that stays with you and channels what you have built to your loved ones, when the time comes.

As our valued customer, you can enjoy a myriad of exclusive privileges upon successful application of Wealth Elite Life Insurance Plan 3 from 31 August 2026 to 31 December 2026.

Coverage Booster Offer

Individual Coverage Booster and Family Coverage Booster shall mean the following amount:

Coverage Booster	Amount of Coverage Booster
Individual Coverage Booster	10% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.
Family Coverage Booster	20% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.

Note: The age of the insured must be between 15 days and age 59 at the time of policy issuance. The Family Coverage Booster is only available to a minimum of two eligible policies, where the insureds of the two policies have a family relationship accepted by the Company.

In addition to the Death Benefit, The Company will pay an amount equivalent to the Individual Coverage Booster or the Family Coverage Booster (as the case may be) to the Beneficiary(ies) of the Eligible Policy if the date of the insured's death occurs before the earlier of:

1. the 10th policy anniversary of the Eligible Policy; and
2. the policy anniversary on or immediately following the 60th birthday of the insured of the Eligible Policy.

Reduction of Minimum Sum Assured Requirements

- The minimum Sum Assured requirement of eligible policy is reduced from US$1,000,000 to US$500,000.

Relaxation of Medical Underwriting Requirement

- The medical underwriting requirement of eligible policy is reduced from basing 100% Sum Assured to 80% Sum Assured.
- The age of the insured must be 60 or above at the time of policy application.

Reach out to your financial planners to learn more

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.**
2. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
3. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
4. The promotion period is from 31 August 2026 to 31 December 2026, both days inclusive ("Promotion Period").
5. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. Unless otherwise specified (if any), offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
7. **Wealth Elite Life Insurance Plan 3 – Coverage Booster Offer**
   - This Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer (**"Promotional Offer"**) is only applicable to the policies issued in Hong Kong or Macau.
   - This Promotional Offer is applicable to each eligible new policy. If a customer has successfully applied for more than one new eligible policy, and all requirements of this Promotional Offer are fulfilled, each eligible new policy will be qualified for this Promotional Offer.
   - This Promotional Offer can be entitled in conjunction with other AIA's promotional offers (if applicable).
   - This Promotional Offer is not applicable to applicants who have submitted applications for Wealth Elite Life Insurance Plan 3 before Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same product.
   - AIA reserves the right to change any terms and conditions of this Promotional Offer without advance notices. All Promotional Offers are valid only when the promotional insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.

   1) The following definitions shall apply to the Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer:
      - The promotional period of the Wealth Elite Life Insurance Plan 3 - Coverage Booster Offer is from 31 August 2026 to 31 December 2026, both days inclusive (**"Promotional Period"**).
      - **"Eligible Policy(ies)"** refers to Individual Policy(ies) or Family Policy(ies) (as the case may be).
      - **"Eligibility Period"** refers to the Issue Date of the relevant Eligible Policy until the Individual Coverage Booster or the Family Coverage Booster (as the case may be) is terminated pursuant to Clause 9 below.
      - **"Individual Policy"** refers to a Wealth Elite Life Insurance Plan 3 policy which meets all of the requirements set out under Clause 2 below.
      - **"Family Policy(ies)"** refers to the 1st Family Policy and/or the 2nd Family Policy as set out in Clause 3 below.
      - **"Coverage Booster"** refers to either the Individual Coverage Booster or the Family Coverage Booster.

   2) A Wealth Elite Life Insurance Plan 3 policy will be eligible for the Individual Coverage Booster during the Eligibility Period if all of the following requirements are met (**"Individual Policy"**):
      a. the Wealth Elite Life Insurance Plan 3 policy is successfully applied and submitted within the Promotional Period (based on the application date);
      b. the Wealth Elite Life Insurance Plan 3 policy is issued on or before 30 June 2027; and
      c. the age of the insured is between 15 days and age 59 at the time of policy issuance.

   3) The 1st Family Policy (as defined below) and the 2nd Family Policy (as defined below) will both be eligible for the Family Coverage Booster (instead of Individual Coverage Booster) during the Eligibility Period if all of the following requirements are met:
      a. (i) a Wealth Elite Life Insurance Plan 3 policy is issued and which fulfils all of the eligibility requirements set out in Clause 2 above and all of the requirements set out in sub-paragraph b of this Clause 3 below (**"1st Family Policy"**); (ii) another Wealth Elite Life Insurance Plan 3 policy is issued (at the same time or after the issuance of the 1st Family Policy) which covers another individual as the insured and which fulfils all of the eligibility requirements set out in Clause 2 above and all of the requirements set out in sub-paragraph b of this Clause 3 below (**"2nd Family Policy"**); (iii) the 1st Family Policy must remain in force at the time the 2nd Family Policy is issued; and (iv) both the 1st Family Policy and the 2nd Family Policy have not been cancelled during their respective cooling-off period; and
      b. (i) the insured of the 1st Family Policy is related to the insured of the 2nd Family Policy as spouse, cohabitating domestic partner, child, brother, sister, parent, parent-in-law, grandparent or grandchild, provided that satisfactory proof of such relationship must be provided to the Company upon the Company's request; and (ii) the relationship between the insured of the 1st Family Policy and the insured of the 2nd Family Policy and the identity number of the insured of the other Family Policy have been submitted to the Company during policy application of either the 1st Family Policy or the 2nd Family Policy (as the case may be), for example, if the application is for the 2nd Family Policy, the identity number of the insured of the 1st Family Policy should be submitted to the Company.

   4) A Wealth Elite Life Insurance Plan 3 policy can only be eligible for either the Individual Coverage Booster or the Family Coverage Booster at any time, but it cannot be eligible for both the Individual Coverage Booster and the Family Coverage Booster at the same time. If there are more than one Eligible Policies covering the same insured, (i) if one of these Eligible Policies is eligible for the Individual Coverage Booster, then all of these Eligible Policies will automatically be eligible for the Individual Coverage Booster as well; or (ii) if one of these Eligible Policies is eligible for the Family Coverage Booster, then all of these Eligible Policies will automatically be eligible for the Family Coverage Booster as well. The eligibility of an Eligible Policy for either Individual Coverage Booster or Family Coverage Booster shall be determined by the Company in its sole and absolute discretion. In the event of any disputes, the Company's decision shall be final and conclusive.

   5) If the Insured dies while the Eligible Policy is in force and Death Benefit is payable under the Eligible Policy, in addition to the Death Benefit, the Company will also pay an amount equivalent to the Individual Coverage Booster or the Family Coverage Booster (as the case may be) to the Beneficiary(ies) of the Eligible Policy if the date of the insured's death occurs before the earlier of:
      a. the 10th policy anniversary of the Eligible Policy; and
      b. the policy anniversary on or immediately following the 60th birthday of the insured of the Eligible Policy.

   6) Individual Coverage Booster and Family Coverage Booster shall mean the following amount:

Coverage Booster	Amount of Coverage Booster
Individual Coverage Booster	10% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.
Family Coverage Booster	20% of the latest sum assured of the basic plan of the Eligible Policy, calculated on the date of death of the insured.

   7) An Eligible Policy which is eligible for Individual Coverage Booster can subsequently become eligible for Family Coverage Booster instead if all requirements set out in Clause 3 above are fulfilled. In such circumstances, the eligible amount of Coverage Booster of the Eligible Policy will be increased from 10% to 20% of the latest sum assured of the basic plan of the Eligible Policy (calculated on the date of death of the insured).

   8) If the 1st Family Policy remains in force but the 2nd Family Policy is subsequently cancelled during the cooling-off period and there is no other Eligible Policy covering the insured of the 2nd Family Policy, then the eligibility of the Family Coverage Booster of the 1st Family Policy will be forfeited and the 1st Family Policy will only be eligible for the Individual Coverage Booster since policy inception. If the 2nd Family Policy remains in force but the 1st Family Policy is subsequently cancelled during the cooling-off period and there is no other Eligible Policy covering the insured of the 1st Family Policy, then the eligibility of the Family Coverage Booster of the 2nd Family Policy will be forfeited and the 2nd Family Policy will only be eligible for the Individual Coverage Booster since policy inception.

   9) The Individual Coverage Booster or the Family Coverage Booster (as the case may be) of an Eligible Policy will automatically terminate on the earliest of the following dates:
      a. on the 10th policy anniversary of such Eligible Policy;
      b. on the policy anniversary on or immediately following the 60th birthday of the insured of such Eligible Policy;
      c. on the day on which such Eligible Policy is terminated or cancelled other than as a result of the death of the insured;
      d. on the day the Individual Coverage Booster or the Family Coverage Booster (as the case may be) is paid under such Eligible Policy;
      e. when such Eligible Policy is no longer eligible for the Individual Coverage Booster according to the terms and conditions of the Promotional Offer; and
      f. when such Eligible Policy is no longer eligible for the Family Coverage Booster according to the terms and conditions of the Promotional Offer.

8. **Wealth Elite Life Insurance Plan 3 – Reduction of Minimum Sum Assured Requirement**
   1) The promotional period is from 31 August 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   2) This offer is only applicable to Wealth Elite Life Insurance Plan 3 ("New Policy") that is successfully submitted and applied within the Promotional Period (based on the application date).
   3) The minimum Sum Assured of the eligible New Policy will be reduced from US$1,000,000 to US$500,000.

9. **Wealth Elite Life Insurance Plan 3 – Relaxation of Medical Underwriting Requirement**
   1) The promotional period is from 31 August 2026 to 31 December 2026, both days inclusive ("Promotional Period").
   2) This offer is only applicable to Wealth Elite Life Insurance Plan 3 ("New Policy") that is:
      i. successfully submitted and applied within the Promotional Period (based on the application date); and
      ii. the age of the insured must be 60 or above at the time of policy application; and
      iii. paid full premium and issued on or before 30 June 2027. (If full premium is not paid on or before 30 June 2027, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
   3) Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.
   4) Under this offer, the aggregate limit of US$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.

10. AIA reserves the right to change any terms and conditions of this promotion without advance notice. All promotion offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
11. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
12. This promotion leaflet is for distribution in Hong Kong/Macau only.

Disclaimer:

"Hong Kong" and "Macau" herein refer to "Hong Kong Special Administrative Region" and "Macao Special Administrative Region", respectively.

"AIA", "the Company", "our" or "we" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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