



**THE REAL LIFE
COMPANY**

AIA Hong Kong

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Media Release

**AIA Hong Kong Launches Two New RMB Savings Insurance Plans
Enjoy Guaranteed Desirable Returns and Benefit from Potential Appreciation of the RMB**

Hong Kong, 16 January 2014 – AIA Hong Kong today announced the launch of two new **RMB savings insurance plans, namely “5-Year RMB Executive Saver” and “RMB Spring Income Plan”**. Amid the current low interest rate environment, these two plans help customers capture the potential appreciation of the RMB for desirable returns and achieve their savings goals at ease. The “5-Year RMB Executive Saver” provides customers guaranteed and satisfactory returns in short to medium term, while the “RMB Spring Income Plan” is an annuity plan which distributes stable and guaranteed income annually starting from the first Policy Anniversary.

Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, said, “Leveraging on our robust product platform and investment expertise, AIA Hong Kong stays at the forefront of market trends with a full suite of wealth management products that respond fittingly to customers’ changing needs. China’s rapid economic expansion has resulted in strong appreciation of the RMB against the Hong Kong dollar, driving demand for RMB-based savings and insurance products. We are pleased to introduce these two new RMB savings insurance plans to help customers enjoy capital gains from potential RMB appreciation and achieve their short to medium term savings or retirement income goals.”

“5-Year RMB Executive Saver” provides a policy term as short as 5 years with Guaranteed Cash Values¹ that guarantees returns at 3.01% per annum at policy maturity. Upon policy maturity, the policyholder will enjoy steady capital returns equivalent to 116% of the single premium paid to achieve the savings goal in a short period of time. In addition, customers can opt to pay the premium in RMB², Hong Kong dollars, US dollars or MOP³ and be free from worrying over the daily RMB convertible limit and procedure. Enrolment is easy and no medical check or health declaration is required for the total single premium of the same insured not exceeding RMB6,000,000.

Another new product, “RMB Spring Income Plan”, is denominated in RMB as Policy currency, with a compelling feature of single premium payment and Guaranteed Annual Income which is a rare product in the market. Ideal for people who are planning or ready for retirement, the “RMB Spring Income Plan” helps policyowners secure their desired retirement lives through capital reserve accumulation. Customers can begin receiving the annual income on the first Policy Anniversary and reap the potential benefits of RMB appreciation with annual income until the end of the 18-year Income Period. They can also choose to receive the annual income under a level mode or increasing mode when applying for the policy. The level mode offers a fixed Guaranteed Annual Income paid out during the Income Period to give customers greater stability

“AIA Hong Kong” or “the Company” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

during retirement. In view of the sustainable inflation rate in Hong Kong, the increasing mode of the plan offers Guaranteed Annual Income which will increase annually during the Income Period to help customers deflect the ill effects of inflation. Customers will also be able to set aside more funds for medical expenses during their twilight years. Other than withdrawal of income every year, the income can be accumulated in the Policy to earn interest⁴ and raise capital returns.

Customers and their family members will enjoy peace of mind with the death benefit features provided by these two RMB saving insurance plans. In the unfortunate event of the insured's death while the Policy is in force, "5-Year RMB Executive Saver" will pay 102% of the single premium or guaranteed cash value (whichever is higher) as the Death Benefit, while the Beneficiary of "RMB Spring Income Plan" will receive the Death Benefit in a lump sum or continue receiving the unpaid annual income⁵ until the end of the Income Period (if Insured passes away after the third Policy Year), or the total premium payments already made will be paid back in a lump sum as Death Benefit⁶ (if Insured passes away within the first 3 Policy Years).

These 2 products are available from today on a limited offer⁷ and subject to availability.

Notes:

- (1) The benefits of the Policy are paid in RMB, Hong Kong dollars or MOP. The benefit payout in RMB is not applicable to policies issued in Macau while benefit payout in MOP's is not applicable to policies issued in Hong Kong. The conversion is based on the prevailing market-based exchange rate.
- (2) Premium payment in RMB is only applicable to policies issued in Hong Kong.
- (3) Premium payment in MOP is only applicable to policies issued in Macau.
- (4) The accumulation interest rate is non-guaranteed.
- (5) If the Insured passes away after the third Policy Anniversary, the Beneficiary will receive a lump sum of Death Benefit that consists of the unpaid Guaranteed Annual Income, plus any accumulated Guaranteed Annual Income, plus any accumulated non-guaranteed annual dividends and any non-guaranteed maturity dividend. Alternatively, during the Insured's lifetime, the Owner can opt for the Beneficiary to continue receiving the unpaid Guaranteed Annual Income and any non-guaranteed annual dividends until the end of the Income Period. If there is any accumulated Guaranteed Annual Income and any accumulated non-guaranteed annual dividends accrued before the death of the Insured, such amount will be paid in a lump sum to the Beneficiary upon the death of the Insured.
- (6) If the Insured passes away within the first 3 Policy Years, the Beneficiary will receive a lump sum of Death Benefit equal to the Single Premium paid for the basic plan minus any Guaranteed Annual Income already paid, plus accumulated Guaranteed Annual Income and any accumulated non-guaranteed annual dividends.
- (7) The company reserves the right to close the plan for application without prior notice. Prior to our acceptance of customers' policy application, we reserve the right to amend the interest rate or withdraw the product offer. If customers do not agree to the amended terms or if we withdraw the product offer, we will refund any premium paid in the same amount and currency as originally paid without any interest.

Please refer to the product brochure and policy contract for product details and exact terms and conditions of these plans.

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About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. We have the largest team of financial planners in Hong Kong and Macau*. We are the leader in developing innovative insurance products that meet customers' needs at every stage of their lives. We offer products ranging from individual life, group life, accident, medical and health, personal lines insurance to investment-linked products with over 100 investment options.

** As of 31 May 2013*

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint-venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$147 billion as of 31 May 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 27 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

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