



**THE REAL LIFE
COMPANY**

Media Release

**AIA Launches Comprehensive Retirement Solutions
to Help People Plan Ahead for their Retirement Future**

Hong Kong, 6 January 2014 – AIA today announced the launch of comprehensive retirement solutions, encompassing the three major categories of retirement savings, annuities and Mandatory Provident Fund (“MPF”), with the aim of helping customers plan ahead for their retirement and to secure their ideal retirement future.

Amidst an aging population and increasing longevity, retirement protection has become one of the top concerns for people in Hong Kong. The Census and Statistics Department has projected that by 2041 the average local life expectancy will reach 84 and 90 years for males and females respectively, with one in every three adults aged 65 or above¹. More significantly, the latest “AIA MPF Desired Retirement Tracker”² showed that after actuarial calculation, over 60% of respondents lack sufficient reserves for retirement³ even with their desired monthly living expenditure after retirement at only HK\$11,593. These figures indicate that many may need to delay their retirement or lower their post-retirement living standards. They also underscore a huge gap in retirement protection among Hong Kong people, a concerning situation.

Ms. Bonnie Tse, General Manager, Marketing and Business Strategy of AIA Hong Kong and Macau, said, “As ‘The Real Life Company’, AIA fully understands the concerns our customers have for their retirement, which is why retirement is our core business focus for the first quarter of 2014. By offering a comprehensive suite of retirement protection and MPF solutions, complemented by the expertise of our strong team of professional financial planners, AIA is committed to helping our customers take active and positive steps towards planning their desired retirement future.”

Mr. Stephen Fung, Chief Executive Officer of AIA Pension and Trustee Co. Ltd., said, “In keeping with our strategy to help customers plan for their retirement, AIA’s dedicated team provides a detailed analysis on customers’ needs throughout the different stages of their lives. This enables AIA to customise our range of product offerings, from retirement savings, annuities to MPF to best suit the specific needs of each customer. Our goal is to offer comprehensive and robust retirement solutions that help customers plan early for their retirement future.”

AIA's comprehensive retirement solutions⁴:

- Simply Love Encore 2 offers customers the flexibility to manage their wealth with desirable returns and different premium payment period options;
- Admire Life 2 provides stable returns to meet both protection and savings needs;
- Spring Income Plan is an annuity product providing stable and guaranteed income. Customers may choose to pay their premium in a single time (also known as Single Premium), over 3-year or 5-year premium payment periods and opt to begin receiving income annually on the next Policy Anniversary upon paid-up of the Policy;
- AIA MPF platform provides 25 MPF funds with different risk levels, including relatively lower risk funds such as capital stable funds and guaranteed funds, to cater for the various needs of different people;
- AIA MPF's personal account plan allows customers to conveniently and easily manage their MPF investments by consolidating their MPF preserved assets and Employee Choice Arrangement benefits. AIA MPF's additional voluntary contribution plan also welcomes contributions as low as HK\$300 per month, allowing customers to build more retirement reserves.

From now until 28 February, customers who successfully apply for Simply Love Encore 2 and Admire Life 2 will be eligible for a premium refund. Preferential interest for prepayment will also be offered for Spring Income Plan. In addition, AIA MPF will provide a management fees rebate on its personal account and additional voluntary contribution plans. Details can be found in the relevant promotional leaflets.

To enhance public awareness of the importance of retirement planning, AIA will launch a brand new "enjoylife" mini-site (enjoylife.com.hk) on 8 January, presenting a wealth of information on retirement and MPF in a lively and interesting format. Content on the site includes: viral videos starring Canto-pop idol Ms. Kandy Wong of Sugar Club and Mr. BabyJohn Choi; a lively and interesting explanation of investment concepts by YouTuber "Ming Jai"; "The Working Life of an Old Lady" comic series by popular local illustrator Ms. Stella So; "Essentials of Retirement Planning" by renowned financial expert Dr. Chan Yan Chong.

In addition, an advertising campaign centred on the theme "Building a Brighter Future on Positive Beliefs" will be launched on the same day. As a trusted partner for Hong Kong people, the campaign is designed to encourage people to take positive steps to plan for their retirement future. AIA is also a title-sponsor of RoadShow's 8-episode series of Hong Kong stories titled "Building a Brighter Future". The series interviews people who have built outstanding careers, including Mr. Tom Sau Kui-Wo, a semi-retired elderly waiter from Gingko House; Ms. Mok Pui Ling, "Queen of Hong Kong Style Milk Tea" 2013; Mr. Chui Tien You, famous singer and actor; Ms. Kaman Lee, former newscaster; Ms. Zita Law, well-known female author.

The videos will be broadcasted starting from 8 January on 2,600 buses, YouTube and “enjoylife” mini-site to advocate retirement preparedness across the community.

Notes:

1. Source: Hong Kong Population Projections 2012-2041, Census and Statistics Department.
2. Source: The 4th “AIA MPF Desired Retirement Tracker” (16 October 2013). A total of 1,214 respondents completed the survey.
3. Independent actuarial calculations were applied to each respondent based on his/her current saving habits and retirement reserves, and then compared with the data provided by each respondent regarding his/her desired monthly living expenditure and the number of years that the reserves were expected to cover after retirement.
4. Simply Love Encore 2, Admire Life 2 and Spring Income Plan are provided by AIA Hong Kong, while MPF products are offered by AIA MPF.

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Ms. Bonnie Tse, General Manager, Marketing and Business Strategy of AIA Hong Kong and Macau; and Mr. Stephen Fung, Chief Executive Officer of AIA Pension and Trustee Co. Ltd., present the comprehensive retirement solutions launched by AIA to help customers secure their ideal retirement future.



AIA's brand new 'enjoylife' mini-site features retirement and MPF information in a lively and interesting format to enhance public awareness of the importance of retirement planning.

AIA refers to AIA Hong Kong and AIA MPF.

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 MPF

AIA Pension and Trustee Co. Ltd. ("AIA MPF") is member of the AIA Group Limited. As one of the top three MPF service providers in Hong Kong*, AIA MPF has a wealth of experience in managing retirement schemes and the breadth and depth of expertise to provide MPF products and services with Value, Choice and Simplicity to suit individual needs. * *Source: Gadbury (as of 30 September 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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AIA Hong Kong
Ms. Peony Cheng
+852 2881 4413

AIA MPF
Ms. Esther Chan
+852 2100 1416

Bentley Communications Limited
Mr. Kevin Chan
+852 3960 1903

Bentley Communications Limited
Mr. Ian Li
+852 3960 1905

Bentley Communications Limited
Ms. Gigi But
+852 3960 1917

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