



**THE REAL LIFE
COMPANY**

AIA Hong Kong

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Media Release

**AIA Hong Kong's Enhanced Medical Protection Series of "Super Good Health 2"
and Brand New "Disability Income Protection Plan"**

Hong Kong, 29 August 2014 – AIA Hong Kong today launches its enhanced medical protection series of "Super Good Health 2" to safeguard the health of its customers by providing comprehensive medical and hospitalisation coverage along with lifetime guaranteed renewal. Other than outpatient surgery coverage, the plan offers customers the flexibility to choose their own doctor or select a doctor in AIA's medical network which stretches across multiple medical disciplines. "Super Good Health 2" helps customers fill the gap of their actual medical needs between the coverage of their existing personal medical policies or plans provided by employers. Customers purchasing other basic insurance plans can also take advantage of "Super Good Health" Hospital and Surgical Rider 2 to enhance their medical protection. AIA Hong Kong has also launched a new "Disability Income Protection Plan" featuring life insurance with a total and permanent disability benefit.

Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, said, "The advancement in medical technologies translates to higher quality health services, which in turn contributes to increased medical costs. As 'the Real Life Company', we understand that the existing medical coverage of many customers may not be adequate to meet their actual medical needs. In view of this, we have launched the enhanced medical protection series of 'Super Good Health 2' to relieve our customers of the burden of rising medical costs. Life is full of uncertainty and an illness, accident or injury can strike at any time. The brand new 'Disability Income Protection Plan' assures our customers and their families of comprehensive and all-around protection."

Key features of the enhanced medical protection series of "Super Good Health 2" include:

- Lifetime guaranteed renewal arrangement¹ and three options of room type (Ward Plan, Semi-Private Plan and Standard Private Plan);
- Comprehensive coverage offered by medical network – includes specialist's fees, hospital companion bed benefit, pre-/post-surgery outpatient consultation, and chiropractor / physiotherapist consultation² and daily post-surgery home nursing benefits² for Ward Plan;
- Customers can opt for their choice of doctors or make use of medical network services which comes with higher maximum benefit limits than non-network doctors. The reimbursement percentage of Supplemental Major Medical Benefits Rider is also higher than that for non-network benefit;
- Simple claim procedure with Network Card – booking for outpatient surgeries³ at the medical network clinics with the electronic "Network Card" will enable customers to enjoy simplified steps on payment and claim settlement⁴;

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- Outpatient surgery coverage – The medical network provides 180 network clinics. Customers are covered by compensation for outpatient surgery whether they visit a clinic under the medical network or not;
- Bonus reward to encourage customers to lead healthy lives – Customers can receive a bonus up to 15% of the total premiums paid for the preceding policy year if no claim has been made in three or more consecutive policy years;
- Overseas emergency support – Adequate treatment will be available should an accident occur or sudden medical need arise when customers are travelling or working abroad.

AIA also launches today the "Disability Income Protection Plan", a financial lifeline providing customers with regular financial support to safeguard their future during a difficult time. In the unfortunate event that the insured becomes totally and permanently disabled due to sickness or injury, a total and permanent disability benefit⁵ will be paid. The cash benefits include a monthly advance payment of disability benefit equivalent to 1% of the face amount (up to 30 months); a lump sum advance payment of disability benefit equivalent to 70% of the face amount and an additional payment of disability benefit equivalent to 5% of the face amount paid at the end of the 30th month⁶.

The premium of "Disability Income Protection Plan" is based on the insured's age at the time of application and remains unchanged as the insured's age increases. The insured needs to pay premiums only until the age of 60 for coverage until age 65⁷. A death benefit and supplementary accidental death benefits are also included to provide customers with total peace of mind.

Remarks:

¹ Renewal of this plan is guaranteed, but the premium is not fixed. The renewal premium will be based on the applicable premium rate for the attained age of the Insured at the time of renewal. By giving a 30-day prior notice in writing, AIA reserves the right to revise or adjust the benefit structure, premium rate and any other items of plan details.

² For the plans of Semi-Private and Standard Private, this benefit item is offered under Network Benefit and Non-Network Benefit.

³ The specified surgical procedures are listed in the Policy contract.

⁴ Prior to the surgery, the Network Clinic will submit a Prior-Authorisation Request to AIA directly for the Clinical Surgery charge of the Insured and will bill AIA directly for payment of covered charges for the approved surgery up to the applicable coverage limit. In case there is a shortfall for the surgery, AIA will recover the shortfall from the Policy Owner.

⁵ To be applicable, the Insured should be continuously disabled in every payment period. In order for us to determine for claim purposes the total and permanent character of the Insured's disability, it is mandatory that the disability must be uninterrupted for at least six (6) months from its date of commencement except in cases of Presumptive Disability where AIA immediately recognises the Disability as being total and permanent in nature.

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⁶ Should the Insured reach the age of 65 during the term of the monthly advance payment of disability benefit, on the Policy Anniversary immediately following the Insured's 65th birthday, the remaining balance of the monthly advance payment of disability benefit (if any), a lump sum advance payment of disability benefit and an additional payment of disability benefit will be paid as a one-off payment.

⁷ If the Insured has not claimed the Total and Permanent Disability benefit, the Policyholder can convert the policy into a non-term individual life insurance plan upon written request on the Policy Anniversary immediately following the Insured's 60th birthday.

The above information is for reference only. For details of the product features, content and conditions, please refer to the product brochure and the terms and conditions of the Policy contract.

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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*, over 10,000, as well as an extensive network of brokerage and bancassurance partners who serve around 1.68 million customers. Our products range from individual life, group life, accident, medical and health, personal lines insurance to investment-linked products with over 100 investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

* As of 31 May 2014

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\$159 billion as at 31 May 2014.

AIA meets the savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. AIA currently serves the holders of more than 28 million individual policies, more than 120,000 corporate clients and over 16 million participating members of group insurance schemes.

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

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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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