



**THE REAL LIFE
COMPANY**

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Media Release

**AIA Hong Kong Launches Brand New “Wealth Ultima” and “Proactive Insurance Plan”
to Help Customers Accumulate Wealth**

Hong Kong, 3 October 2014 – AIA Hong Kong announced the launch of its brand new universal life plan, “Wealth Ultima“, advancing the Company’s commitment to meeting the diverse needs of its customers with new product innovations. Specially designed for ultra high net worth individuals, the minimum Current Face Amount of “Wealth Ultima” is US\$10,000,000 with a guaranteed interest crediting rate no less than 2.25% per annum. Customers are assured stable returns with this plan to help steadily grow their assets and to secure their financial legacy planning and allocation. AIA Hong Kong has also launched the “Proactive Insurance Plan” to tailor the needs of those customers seeking sustainable growth of their wealth through competitive long-term returns.

Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, said, ‘As the real life partner of Hong Kong people, we understand our customers’ needs are varied and evolve across the different stages of life. Therefore, AIA Hong Kong has been taken a forward-looking approach in developing products that can address to the different needs of our customers. In view of the many high net worth individuals in Hong Kong and Macau, “Wealth Ultima“ are designed to help them protect and grow their accumulated wealth for future generations with greater control and flexibility. In response to the increasing awareness of people on long-term savings to achieve capital growth, we have also launched the “Proactive Insurance Plan” to provide customers with long-term returns to realise their desirable savings targets.’

Key features of “Wealth Ultima” include:

- **Customers gain greater control over how they pass on their considerable wealth. They can even choose to allocate wealth for each individual beneficiary** for a smooth transfer of wealth to the next generation;
- **Increase the legacy’s overall value and reduce the risk exposure with the cash accumulation account under the plan** – the interest crediting rate is fixed at the prevailing interest crediting rate at the time of premium payment for the first 3 policy years. It is also guaranteed to be no less than 2.25% per annum, compounded monthly for the duration of the policy;
- **Adapt to changes in customers’ financial or family circumstances** – In case of financial or family circumstances change, customers can alter the premium amount or coverage of their policies and adapt them accordingly. They have the freedom to access cash¹ or make changes throughout the life of the policies²;
- **The premium amount and payment term are at customers’ own decision** – the plan offers flexibility for customers to make adaption to their policies should their financial or family circumstances change;

¹“AIA Hong Kong” or “the Company” herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

- **The Cost of Insurance (COI) rates are guaranteed for the duration of the Policy³** – customers do not need to worry about unexpected increase in COI;
- **Additional protection for peace of mind** – the plan provides advanced payment of the death benefit in the unfortunate event that the Insured is diagnosed of a Terminal Illness⁴;
- Customers can access cash from the Account Value through Partial Withdrawals;
- A simple and transparent fee structure.

In addition, AIA Hong Kong launches “Proactive Insurance Plan” for customers who are seeking for long-term savings returns. Key features of the “Proactive Insurance Plan” include:

- Offer **guaranteed cash value, non-guaranteed annual dividends⁵ and non-guaranteed maturity bonus⁵** – customers to enjoy wealth growth with long-term investment;
- **Customers to pay premium of 5 years or 10 years.** The premium is level and guaranteed to be fixed throughout the payment period to offer customers with maximum flexibility in financial planning;
- Provide **death benefit⁶ and supplementary accidental death benefit** for the first policy year⁷ – the comprehensive protection ensures customers and their beloved families a worry-free future by easing the financial burden, while accumulating their wealth.
- **Hassle-free application** – no medical examination is needed⁸.

Important Note:

“Proactive Insurance Plan” is designed for individuals with long-term savings, rather than short-term gains, as their goal. Customers should not apply for this plan if they intend to surrender the policy early in the policy term. Early surrender of their policy may result in significant losses in that they may get back considerably less than their premiums paid.

The Company seeks to optimise total non-guaranteed returns of dividends through more investment in assets and markets of higher volatility (including but not limited to equity and real estate) for this product subject to investment risks and market fluctuations.

The actual annual dividends and maturity bonus paid may change with the values being higher or lower than those illustrated. The Company will review the actual experience of the product (including but not limited to investment returns, expenses, claims and terminations) and determine whether the dividends payable for the year need to be adjusted. Such review shall be performed at least annually and dividends may be adjusted more frequently than annually upon change in economic and other related factors.

Remarks:

"Wealth Ultima"

- ¹ Withdraw money from policy account after the 1st Policy Year, or apply for a policy loan with loan interest. Withdraw up to 4.5% per annum of the Account Value (referring to the Account Value at the start of the Policy Year in which the Partial Withdrawal is made) free of Surrender Charge, after the 10th Policy Year.
- ² Customers can pay the premium in one lump sum or over a set period. And they can change this whenever they need to, subject to certain requirements. Customers can also increase the premiums without affecting the Current Face Amount to earn a higher return from the cash accumulation account, subject to certain requirements. If their needs or circumstances change, they can adjust the Current Face Amount after the 2nd Policy Year.
- ³ The COI rates will vary according to Insured's attained age, gender, usual residence, underwriting class and smoking status. It will increase as Insured's attained age increases.
- ⁴ For definition of Terminal Illness, please refer to Policy contract. Subject to US\$2,000,000 limit on Sum at Risk per Insured.

"Proactive Insurance Plan"

- ⁵ Annual dividend (non-guaranteed) may be payable starting from the 3rd Policy Anniversary. Maturity bonus (non-guaranteed) may be payable for in-force Policy upon surrender or used in the calculation of the Death Benefit upon death of the Insured, if such surrender or death occurs on or after the 3rd Policy Anniversary.
- ⁶ Death Benefit shall be net of any Policy Debt (if any).
- ⁷ If the Insured unfortunately passes away due to an accident within 12 months from the later of the Issue Date or Policy Date of the Policy, a Supplementary Accidental Death Benefit equals to the Total Basic Premiums Paid will be paid in addition to the Death Benefit, subject to a limit of US\$100,000 per life, inclusive of all Supplementary Accidental Death Benefit(s) paid and / or payable under all "Proactive Insurance Plan" policies issued in respect of the same Insured. If the Policy is issued in a different currency, the market-based prevailing currency exchange rate on the day of processing the relevant payment will be used to calculate the above mentioned per life limit.
- ⁸ No medical examination is required for a new policy application if the total annual premium / Single Premium does not exceed the aggregate per life limit set by the Company (calculated in gross over certain life products covering the Insured) subject to the Company's prevailing rules and regulation.

The above information is for reference only. For details of the product features, content and condition, 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 numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

* As of 30 September 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 of 31 May 2014.

AIA meets the long-term 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. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 28 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.

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