



**THE REAL LIFE  
COMPANY**

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## Media Release

### **“AIA Vitality” Selected Insurance Products Now Include Term Life and Accident Protection Plans**

**Hong Kong, 5 July 2017** – “AIA Vitality”, the game-changing wellness programme by AIA Hong Kong & Macau, has added the newly launched “Expert and Wisdom Term Life Plans” and “Super Shield Series<sup>1</sup>” into its portfolio of “AIA Vitality” selected insurance products<sup>2</sup>. Customers who successfully apply for these plans and join “AIA Vitality” can enjoy an instant 10% premium discount and an array of rewards and discounts<sup>3</sup> designed to motivate them to lead a healthier life.

Ms Bonnie Tse, General Manager, Business Strategy and Marketing of AIA Hong Kong and Macau, said, “Underpinned by our belief in Creating Shared Value for the community, ‘AIA Vitality’ encourages our customers to be persistent in their pursuit of a healthy lifestyle. It is also a long-term business focus of AIA Hong Kong. Today, we are expanding the portfolio of ‘AIA Vitality’ selected insurance products from medical and critical illness solutions to include term life and accident protection plans. This enhances the product range, while further encouraging customers to stay active and adhere to a healthy diet every day. Customers can earn points and upgrade their status for a premium discount of up to 15%<sup>3</sup>, as well as enjoy more discounts and rewards. As ‘The Real Life Company’, AIA Hong Kong is committed to supporting people on their health journey and to helping people live longer, healthier and better lives.”

#### **“Expert and Wisdom Term Life Plans”**

“Expert Term Life Plan” and “Wisdom Term Life Plan” provide affordable life protection insurance for the more affluent and general-market customers, respectively. The “Super Lifestage Option” offers customers the option to purchase an additional term life insurance plan<sup>4</sup> (subject to a maximum of two times), taking the form of an add-on plan without requiring additional health information. It can be purchased if needed upon milestone events such as acquiring a property, getting married or giving birth to a child, and provides a total sum assured as high as US\$1,000,000. Moreover, these plans are guaranteed to be renewable at the end of each renewal period until the insured reaches the age of 85<sup>5</sup>. The premium is guaranteed to remain level and will not be increased because of any changes in the health condition of the insured within each renewal period.

#### **“Super Shield Series”**

“Super Kids Shield”, “Super Adults Shield” and “Super Seniors Shield” are specially designed to provide comprehensive accident protection for different age groups in accordance with the specific needs in different stages of life. “Super Kids Shield” is tailored for insureds aged 2-17 and the benefit term is up to age 24. In addition to the standard compensation<sup>6</sup>, a full-time student below the age of 24 injured in a school activity taking place in Hong Kong or Macau is entitled to Double Indemnity Benefit. “Super Adults Shield” is designed for customers aged 18-65 to purchase. Other than basic protection<sup>7</sup>, the plan features psychological counselling services and a transportation fee subsidy<sup>8</sup>. It supports customers throughout their journey of rehabilitation with comprehensive coverage, from the moment the accident occurs to post-treatment care after hospital discharge. Tailor-made for customers aged 50-70 to purchase, “Super Seniors Shield” offers enhanced, responsive protection for seniors. As the elderly have a higher risk of injury during a fall, the plan provides comprehensive accident protection<sup>9</sup> as well as a lump sum Broken Bone Cash Benefit<sup>10</sup>. Among them, “Super Adults Shield” and “Super Seniors Shield” are now “AIA Vitality” selected insurance plans.

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Other than the two newly added product series, the "AIA Vitality" selected insurance product portfolio also includes Super Good Health Medical Plan 2, CEO Essence Medical Plan 2, CEO Essence Pearl Medical Plan 2, Cancer Guardian Series, Cancer Guardian Pearl Series, Superior Critical Illness Plan Pro and Grand VIP. Customers who join as members of "AIA Vitality" can enjoy an instant 10% premium discount for the first year and earn "AIA Vitality" Points to increase the premium discount to up to 15%.

Notes:

- <sup>1</sup> Among the "Super Shield Series", "Super Adults Shield" and "Super Seniors Shield" are included in "AIA Vitality" selected insurance product portfolio while "Super Kids Shield" is excluded.
- <sup>2</sup> "AIA Vitality" selected insurance products include Super Good Health Medical Plan 2, Super Good Health Hospital And Surgical Rider 2 (SGHR2), CEO Essence Medical Plan 2, CEO Essence Pearl Medical Plan 2, Cancer Guardian Series, Cancer Guardian Pearl Series, Superior Critical Illness Plan Pro, Expert Term Life Plan, Wisdom Term Life Plan, Super Adults Shield, Super Seniors Shield and Grand VIP.
- <sup>3</sup> Members can enjoy an instant 10% premium discount for the first policy year and earn "AIA Vitality" Points to increase the premium discount to up to 15%. The premium discount is only applicable to "AIA Vitality" selected insurance products. Please visit AIA Hong Kong's website [aia.com.hk](http://aia.com.hk) "AIA Vitality".
- <sup>4</sup> A maximum of once per milestone event and any two milestone events for the same insured; each purchase of the additional add-on plan must be separated by at least 2 consecutive years; after the plan has been in force for 2 years; on or before the anniversary of cover immediately following the insured's 60th birthday; within 180 days from the date of the milestone events; and provided that no claim is submitted to us or has been made under this policy. The sum assured of each new add-on plan cannot exceed: US\$500,000 or HK\$/MOP3,750,000; 50% of the sum assured of this plan; or the mortgage loan amount obtained by the insured for the new purchase of a residential property; whichever is lower. Eligibility of this benefit is subject to underwriting requirements determined by us from time to time.
- <sup>5</sup> Renewal premium of next renewal period will be based on the prevailing premium rates for the age of the insured at the time of renewal. These plans provide 3 renewal periods: 1 year, 5 years and 20 years.
- <sup>6</sup> Accidental Death & Dismemberment Benefit, Accidental Medical Expenses Reimbursement Benefit and Double Indemnity Benefit.
- <sup>7</sup> Accidental Death & Dismemberment Benefit, Accidental Medical Expenses Reimbursement Benefit, Permanent Total Disability Benefit and Double Indemnity Benefit.
- <sup>8</sup> If the insured needs any psychological counselling after sustaining an accidental injury or disability, according to benefits highlight, these plans will pay the necessary psychological counselling expenses. If the insured is confined in a hospital for over 3 days due to an accidental injury, and is recommended by a registered medical practitioner to receive further treatments after discharge, he/she will receive a Transportation Fee Subsidy, regardless of the type of transportation used.
- <sup>9</sup> Accidental Death Benefit, Accidental Hospital Income Benefit, Medical Appliance Subsidy and Intensive Care Unit Benefit.
- <sup>10</sup> If the insured sustains any fracture, dislocation, internal injury or burn in an accident and suffers any of the covered injuries within 90 days after an accident, this plan will pay a lump sum Broken Bone Cash Benefit.

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 & conditions of the Policy contract.

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### **About “AIA Vitality”**

“AIA Vitality” is a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customers to live a healthy lifestyle. Purchase any “AIA Vitality” selected insurance product<sup>1</sup> and receive an instant 10% premium discount<sup>2</sup> and an array of rewards and discounts offered by our partners. Simply being active in daily life and having a healthy diet, customers can earn points and upgrade their status for more discounts and rewards.

Notes:

<sup>1</sup> “AIA Vitality” selected insurance products include Super Good Health Medical Plan 2, Super Good Health Hospital And Surgical Rider 2 (SGHR2), CEO Essence Medical Plan 2, CEO Essence Pearl Medical Plan 2, Cancer Guardian Series, Cancer Guardian Pearl Series, Superior Critical Illness Plan Pro, Expert Term Life Plan, Wisdom Term Life Plan, Super Adults Shield, Super Senior Shield and Grand VIP.

<sup>2</sup> Members can enjoy an instant 10% premium discount for the first policy year and earn “AIA Vitality” Points to increase the premium discount to up to 15%.The premium discount is only applicable to “AIA Vitality” selected insurance products. Please visit AIA Hong Kong’s website [aia.com.hk](http://aia.com.hk) “AIA Vitality”.

### **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 and expanded its footprint to Macau in the following year. To date, we have over 13,700 AIA financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve more than 2.7 million customers<sup>2</sup>, offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, mandatory provident fund, 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.

<sup>1</sup> as at 20 March 2017

<sup>2</sup> as at 31 January 2017

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### **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 a presence in 18 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 49 per cent joint venture in India and representative offices in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century 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\$181 billion as of 31 May 2016.

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 29 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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