



AIA Hong Kong

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Media Release

**AIA Goes Beyond Traditional Insurance and Launches “Wealth Enrich”
Helps Customers with Long Term Wealth Accumulation
Complemented with a Superior Ecosystem of Services
Rare in the Market – Projected Annualised Return of Up to 2.09% in the 5th Year
Multiple Options Enhance Retirement Planning and Provide Extra Flexibility in Legacy Planning**

Hong Kong, 17 January 2022 – AIA Hong Kong has once again gone beyond traditional insurance and captured the opportunity to innovate with highly competitive wealth management solutions coupled with a variety of ecosystem services that cater for high net worth customers. The Company announces the launch of AIA “Wealth Enrich” life insurance plan that offers optimal projected returns in the short to medium term, which are rare in the market. The projected annualised return in the 5th policy year can be as high as 2.09%, and that in the 10th year can be up to 4.00%. AIA “Wealth Enrich” also offers a choice of options, including “Terminal Dividend Lock-in Option”¹, “Change of Insured Option”² and “Contingent Insured Option”², etc, which enable customers to plan for their retirement and pass on their legacy with added flexibility to factor in market changes and to meet their personal needs, thereby making their long term wealth planning even more flexible. In addition, application for AIA “Wealth Enrich” is simple and easy, as no medical examination³ is required.

Ms. Alice Liang, Chief Proposition Officer of AIA Hong Kong & Macau, said: “AIA ‘Wealth Enrich’ exemplifies our customer centricity and provides customers with optimal projected returns in the short to medium term, which are rare in the marketplace, offering them opportunities to accumulate wealth. The highly flexible plan helps them cope with the ever-changing market and seize opportunities to boost their capital. Designed to meet customers’ various financial goals over the long term, AIA ‘Wealth Enrich’ helps them plan for their retirement and legacy with added flexibility.”

On top of the new insurance plan, AIA Hong Kong has also tailored a selection of innovative services – “Experience for the Extraordinary”⁴ and “The Joy of Healthy Living”⁴ – to cater for its discerning customers. All eligible customers are in for a treat designed to pamper the body and mind. “Experience for the Extraordinary”⁴ features “Exclusive Encounters with Rosewood Master” and “Wellness Bliss at Four Seasons Hotel Macao Cotai Strip”, where customers can enjoy a one-night stay at either hotel and a choice of extraordinary experiences including Wellness Class, Vibrational Sound Therapy, Cocktail Masterclass, Flower Workshop and Tea Masterclass. “The Joy of Healthy Living”⁴ has two packages on offer. Customers can choose from either “Lifestyle & Wellness” that includes hair treatment and skincare services, or “Health & Medical Check-Up” that offers a comprehensive range of health screenings and check-ups. All these services are designed to take total care of the customer’s physical and mental health and elevate their overall health and wellness experience.

AIA Group Limited is incorporated in Hong Kong with limited liability.

“AIA Hong Kong & Macau”, “AIA Hong Kong”, “AIA Macau” or “the Company” herein refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability).

“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macao Special Administrative Region”, respectively.

AIA "Wealth Enrich" is a participating whole life insurance plan that covers the entire lifespan of the insured. Key features of the plan include:

- **Rare in the Market – Optimal Short to Medium Term Returns:** The plan provides guaranteed cash value, non-guaranteed Annual Dividends and non-guaranteed Terminal Dividend for long-term wealth accumulation. With a flexible investment strategy, the plan's target investment portfolio comprises various asset classes, including equity-like assets, bonds and other fixed-income instruments, to achieve optimal projected returns. The projected annualised return in the 5th policy year can be as high as 2.09%, and that in the 10th policy year can be up to 4.00%. Products with such returns in the short to medium term are rare in the market.
- **"Terminal Dividend Lock-in Option"¹:** Starting from the end of the 15th policy year, customers can transfer a certain percentage of the Terminal Dividend to a Terminal Dividend Lock-in Account to earn interest at a non-guaranteed rate. Customers can withdraw cash from the Terminal Dividend Lock-in Account anytime without reducing the principal amount of their policy to meet their financial needs throughout different life stages.
- **"Change of Insured Option"² and "Contingent Insured Option"²:** During the lifetime of the current insured and after the end of the 1st policy year, the "Change of Insured Option"² allows customers to change the insured to another loved one as many times as they wish, helping them pass on their wealth with extra flexibility. With the "Contingent Insured Option"², during the lifetime of the current insured, customers can designate another loved one, e.g. their spouse, as a contingent insured. Upon the passing of the current insured, the contingent insured may become the new insured without affecting the policy values so as to protect and pass on their legacy.
- **Easy Application³:** No medical examination is required for the application as long as the relevant aggregated premium does not exceed US\$4,000,000 and the insured's age is between 15 days and 75 years old.
- **Accidental Death Benefit⁵:** On top of the death benefit, if the insured passes away due to an accident within the first 12 months of the policy, an additional Accidental Death Benefit of up to US\$250,000 will be paid.

The product information in this material does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, please refer to the [product brochure](#) and policy contract of relevant products or visit the website. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance.

Remarks:

1. Within 30 days after the end of each policy year, starting from the end of the 15th policy year, customers may apply to exercise the "Terminal Dividend Lock-in Option" once per policy year. Customers can transfer a certain percentage of the Terminal Dividend to a Terminal Dividend Lock-in Account to earn interest at a non-guaranteed rate. Once the Lock-in Amount is transferred to the Terminal Dividend Lock-in Account, the Terminal Dividend as at the relevant policy year and the Terminal Dividend to be declared for all subsequent policy years will be reduced accordingly. The minimum and maximum percentages are subject to the Company's prevailing rules and regulations; the Lock-in Amount is also subject to a minimum amount that is determined by the Company from time to time.
2. Customers may change the insured under the "Change of Insured Option" and/or the "Contingent Insured Option" as many times as they wish, subject to the Company's approval. During the lifetime of the current insured and after the end of the 1st policy year, the "Change of Insured Option" allows customers to change the insured to another loved one as many times as they wish, helping them pass on their wealth with extra flexibility. With the "Contingent Insured Option", during the lifetime of the current insured, customers can designate another loved one, e.g. their spouse, as a contingent insured. Upon the passing of the current insured, the contingent insured may become the new insured without affecting the policy values so as to protect and pass on their legacy. The proposed new insured must be between 15 days and 60 years of age at the time of application.
3. No medical examination is required for the (new) application as long as the one-time premium payment does not exceed the aggregate limit set for each insured, subject to the Company's prevailing rules and regulations.
4. "Experience for the Extraordinary" and "The Joy of Healthy Living" are exclusive privileges that AIA offer to eligible valued customers during the promotion period (1 January 2022 to 31 March 2022). "Experience for the Extraordinary" features "Exclusive Encounters with Rosewood Master" (applicable to policies issued in Hong Kong) and "Wellness Bliss at Four Seasons Hotel Macao Cotai Strip" (applicable to policies issued in Macau). "The Joy of Healthy Living" provides a choice between two packages: "Lifestyle & Wellness" and "Health & Medical Check-Up" (only applicable in Hong Kong). To enjoy the offer, the eligible customer must meet the following requirements: (a) the customer must apply for an individual AIA life insurance plan (except Investment-linked Assurance Schemes) during the promotion period; and (b) the annualised premium for each policy is US\$100,000 or US\$1,000,000 for one-time premium payment (calculation is based on each single policy only); and (c) the policy is successfully applied and issued during the promotion period. Apart from the new policy, the premiums of all other basic plan(s) and/or add-on plan(s) and levy will not be applied for the calculation of this offer. Promotion offer is subject to terms and conditions, please refer to the promotion leaflet for details.
5. In addition to the death benefit, if the insured passes away due to a covered accident within the first 12 months of the policy, the Company will pay US\$250,000 as the accidental death benefit. The maximum aggregate amount of the accidental death benefit with respect to the same insured under all Wealth Enrich policies is US\$250,000 and the benefit payable under each policy will be prorated according to its one-time premium payment paid for the basic plan.

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About AIA Hong Kong & Macau

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have close to 20,000 financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at 30 June 2021

² Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2021)

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