

LIFE INSURANCE – SAVINGS & RETIREMENT INCOME  
WEALTH SERIES – WEALTH ENRICH (WER)

# GROW IN PROSPERITY



AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

**AIA Group is the only  
international life insurer  
headquartered and  
listed in Hong Kong  
and 100% focused on  
Asia-Pacific<sup>i</sup>**

**It is one of the largest life insurers in the world<sup>ii</sup>  
and the second largest constituent stock of the  
Hang Seng Index<sup>iii</sup>**

As the world is constantly changing, so do the needs of customers for protection and wealth management. AIA Group is committed to providing customers with the most appropriate protection and financial solutions to meet their needs and aspirations in different life stages.

As a leading pan-Asian life insurer, AIA Group has served generations of families in Asia. The Group strives to offer customers the right protection and wealth management solutions, to build their wealth and better prepare for their lives at all times, and to protect the future of their next generation.

As a market leader, AIA Group focuses exclusively on the Asia-Pacific region with established operations in 18 markets - wholly-owned branches and subsidiaries, joint ventures or representative offices. The Group understands the challenges that the people of the region face at different stages of life.

## About AIA Group

The founding of the business that is now AIA Group dates back to Shanghai a century ago. With the Group's rapid development in Hong Kong, it has built a solid foundation and further expanded its domain all over Asia. As of 30 June 2021, AIA Group has total assets of US\$330 billion<sup>iv</sup>.

## Financial strength

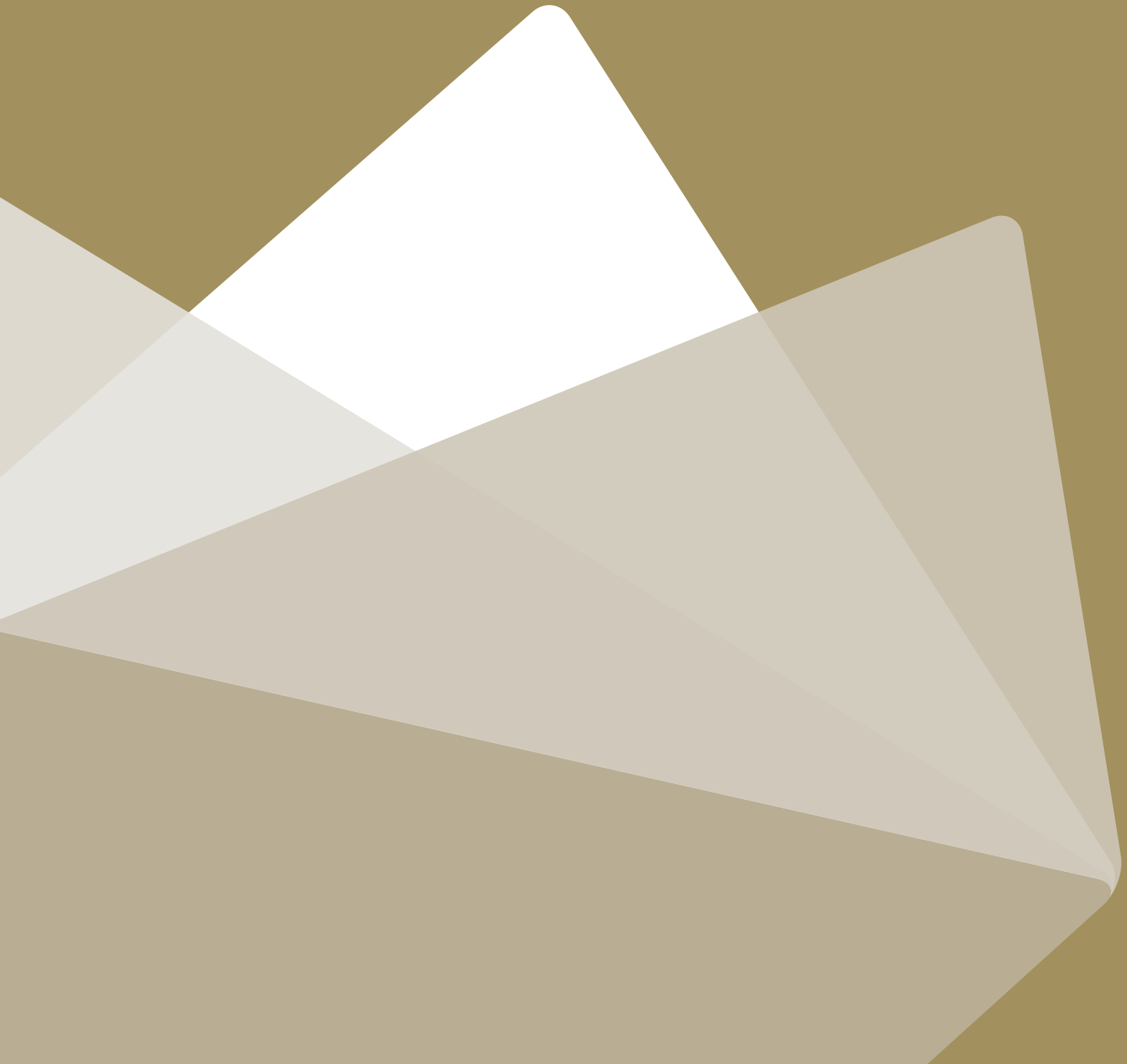
Credit agency ratings are key indicators of financial strength. AIA International Limited currently holds the following ratings<sup>v</sup>:

### Credit Rating - AIA International Limited

Standard & Poor's Latest rating date: 31 December 2020	AA- (Stable)
Moody's Latest rating date: 31 December 2020	Aa2 (Stable)

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- i. Source: AIA AT-A-GLANCE (30 June 2021)
  - ii. Source: About AIA Hong Kong & Macau (September 2021)
  - iii. Source: [www.hsi.com.hk](http://www.hsi.com.hk) (August 2021)
  - iv. Source: AIA Group Limited Interim Results 2021 (as of 30 June 2021)
  - v. Source: AIA Group Limited website

"AIA Group" or "The Group" herein refers to **AIA Group Limited** and its subsidiaries.



**Boost your  
wealth potential**

## Wealth Enrich helps you accumulate wealth towards an even brighter future.

Financial security and wealth growth opportunities are of utmost importance when it comes to gaining prosperity and stability for your hard-earned wealth. On top of setting a solid foundation with life protection in place, you need to have your wealth accumulated in a way that can withstand the test of time.

With **Wealth Enrich**, you may enjoy whole life coverage with the added flexibility to make withdrawals and meet your changing needs, while paving the way towards a brighter future for the ones you love.

As you reach different milestones in life, **Wealth Enrich** keeps pace with your financial obligations, so you can focus on your capital accumulation goals over time. Besides providing you with the peace of mind to tap into wealth growth opportunities, **Wealth Enrich** also protects your loved ones via a death benefit, so that your legacy can be preserved for the next generation.

No matter what life brings, you can still focus on enjoying your future years without any hassle – thanks to the financial assurance provided for you and your family.

## I. Tap into wealth growth opportunities

When you are at your peak, it is important to secure avenues to grow and enrich your financial well-being.

**Wealth Enrich** is a **participating whole life insurance plan** that covers the entire lifespan of the insured, who is the person protected under the policy. The plan provides you with guaranteed cash value, non-guaranteed **Annual Dividends** and non-guaranteed **Terminal Dividend** – all of which form your policy values to help you achieve guaranteed and potential gains for long-term wealth accumulation.

## II. Safeguard your returns with a tailored option

In the face of unpredictable market conditions, you need a smart and steady solution to capture the opportunities to gain desirable returns.

Through the Terminal Dividend Lock-in Option, **Wealth Enrich** enables you to realise potential returns by transferring the latest value of the Terminal Dividend into a Terminal Dividend Lock-in Account to earn interest at a non-guaranteed rate.

What's more, you can withdraw cash from the Terminal Dividend Lock-in Account anytime without reducing the principal amount of your policy for further financial flexibility. With this safety net in place, the plan allows you to focus on future capital accumulation, while giving you the added flexibility you need to meet financial obligations throughout different stages of your life.

## III. Meet life's changing needs with flexible withdrawals

With **Wealth Enrich**, you can withdraw your policy values in one go or make withdrawals flexibly according to your changing needs in the future. Come what may, you are provided with a reliable solution to protect the assets you endeavour to gain over the years, even amid challenging situations.

You may request to withdraw part of the guaranteed cash value, the non-guaranteed accumulated Annual Dividends with interest and the non-guaranteed Terminal Dividend. However, this will reduce the future values of your policy. After withdrawal, the principal amount of the policy and the one-time premium paid for the basic plan under the death benefit may be reduced.

Should the needs arise, you may also choose to withdraw all cash values in the policy. Upon such withdrawal, you will receive the sum of the guaranteed cash value, any non-guaranteed Annual Dividends that have accumulated with interest under the policy, any non-guaranteed Terminal Dividend, and any remaining balance of the Terminal Dividend Lock-in Account (if applicable) – followed by the termination of your policy.

We will deduct all outstanding debt under the policy before we make the payment for your withdrawal.

## IV. Preserve your legacy for your loved ones

Life is full of twists and turns, which is why **Wealth Enrich** has been designed to meet your changing needs while protecting your loved ones. Through the Death Benefit, Accidental Death Benefit, Death Benefit Settlement Option, Change of Insured Option, and Contingent Insured Option, you can rest assured whichever life stage you are in and focus on wealth accumulation to set the tone for the future. What's more, should the unfortunate occur, your loved ones can gain access to a reliable source of funds for their financial security.

### Death Benefit

If the insured passes away and no contingent insured has become the new insured, we will pay the death benefit to the person whom you select in your policy as beneficiary.

### Accidental Death Benefit

To ease your financial burden during unforeseen challenges, **Wealth Enrich** offers extra protection through an accidental death benefit. This is paid in addition to the above death benefit if the insured passes away due to a covered accident within the first 12 months of the policy and no contingent insured has become the new insured.

### Death Benefit Settlement Option

Apart from a lump sum payment, the death benefit and accidental death benefit can alternatively be paid to your beneficiary in regular instalments by applying the Death Benefit Settlement Option during the lifetime of the insured, according to the specific benefit amounts to be paid at regular intervals chosen by you.

### Change of Insured Option and Contingent Insured Option

During the lifetime of the current insured and after the end of the 1st policy year, the Change of Insured Option allows you to change the insured to another loved one, in whom you and the beneficiary have insurable interest. That way, the value of your policy can be inherited by later generations, helping you pass on your wealth with extra flexibility.

With the Contingent Insured Option, during the lifetime of the current insured, you can designate another loved one as a contingent insured, in whom you and the beneficiary have insurable interest. There is no limit on the number of times you can designate, modify or remove a contingent insured, as long as it is done during the lifetime of the current insured, but you may only have one contingent insured per policy at any time during the benefit term. Upon the passing of the current insured, the contingent insured may become the new insured without affecting your policy values so as to protect your legacy for the next generation.

You may change the insured under the Change of Insured Option and / or the Contingent Insured Option as many times as you wish, subject to our approval.

## V. One-time premium payment for peace of mind

To provide you with greater control over your finances, **Wealth Enrich** only requires you to pay the premium once. You do not need to worry about any future premiums.



## Cover at a glance

<b>Insured's Age at Application</b>	15 days to age 80
<b>Benefit Term</b>	Whole life
<b>Policy Currency</b>	US\$
<b>Principal Amount</b>	For calculation of the premium and relevant policy values only and will not be payable as the death benefit
<b>Minimum Premium</b>	US\$1,000,000
<b>Premium Payment Mode</b>	Single premium
<b>Non-Guaranteed Annual Dividends and Terminal Dividend</b>	<p><b>Annual Dividends</b></p> <ul style="list-style-type: none"> <li>Non-guaranteed Annual Dividends will be declared to your policy at least once per year, starting from the end of the 5th policy year.</li> <li>Choose to receive the Annual Dividends in cash or to accumulate in your policy with non-guaranteed interest.</li> </ul> <p><b>Terminal Dividend</b></p> <ul style="list-style-type: none"> <li>One-off non-guaranteed Terminal Dividend will be provided upon policy surrender or death of the insured after the policy has been in force for 5 years.</li> </ul>
<b>Terminal Dividend Lock-in Option</b>	<p>Within 30 days after the end of each policy year, starting from the end of the 15th policy year, you may apply to exercise the Terminal Dividend Lock-in Option once per policy year.</p> <p><b>Transfer of Lock-in Amount</b></p> <p>You can decide on what percentage of the Terminal Dividend to transfer, with the condition that the percentages cannot be less than 10% or more than 70% (minimum and maximum percentages are subject to our prevailing rules and regulations) and the Lock-in Amount is subject to a minimum amount that is determined by us from time to time.</p> <ul style="list-style-type: none"> <li>The calculation of the Lock-in Amount is based on the latest value of the Terminal Dividend. All outstanding debt under your policy will be deducted from the Lock-in Amount (up to a maximum deduction amount equal to the Lock-in Amount) before it is transferred into your Terminal Dividend Lock-in Account.</li> <li>Once the Lock-in Amount is transferred into 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.</li> <li>The transfer of the Lock-in Amount cannot be reversed once the Terminal Dividend Lock-in Option is exercised.</li> </ul> <p><b>Value of the Terminal Dividend Lock-in Account</b></p> <ul style="list-style-type: none"> <li>Any balance in your Terminal Dividend Lock-in Account may accumulate interest at a non-guaranteed rate as determined by us.</li> <li>Subject to rules and regulations prevailing at the time, you may withdraw cash from Terminal Dividend Lock-in Account anytime.</li> </ul>

## Cover at a glance (continued)

### Surrender Benefit

The surrender benefit will include:

- guaranteed cash value; plus
- any non-guaranteed Annual Dividends that have accumulated with interest under the policy; plus
- any non-guaranteed Terminal Dividend; plus
- any remaining balance of the Terminal Dividend Lock-in Account (if applicable).

We will deduct all outstanding debt under the policy before we make the payment.

### Death Benefit

The death benefit will include the higher of:

- I. guaranteed cash value; and
  - II. the one-time premium payment paid for your basic plan; plus
- any non-guaranteed Annual Dividends that have accumulated with interest under the policy;
  - any non-guaranteed Terminal Dividend; and
  - any remaining balance of the Terminal Dividend Lock-in Account (if applicable).

We will deduct all outstanding debt under the policy before we make the payment to the beneficiary.

### Accidental Death Benefit

In addition to the death benefit, if the insured passes away due to a covered accident within the first 12 months of the policy, we 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.

### Death Benefit Settlement Option

- During the lifetime of the insured, you can select specific benefit amounts to be paid to your beneficiary at regular intervals chosen by you, provided that the total annual payment is equal to at least 2% of the sum of the death benefit and accidental death benefit.
- The remaining amount of benefits will be left with our company to accumulate interest at a non-guaranteed interest rate determined by us, until the full amount of the benefits has been paid to the beneficiary.
- The Death Benefit Settlement Option is not available if the sum of the death benefit and accidental death benefit payable is less than US\$50,000.

## Cover at a glance (continued)

### Change of Insured Option

You may exercise the change of insured under the Change of Insured Option as many times as you wish, subject to our approval.

#### At the time of applying to exercise the Change of Insured Option

- You may opt to change the insured of the policy during the lifetime of the current insured and after the end of the 1st policy year.
- You and the beneficiary must have insurable interest in the proposed new insured.
- The proposed new insured must be between 15 days and 60 years of age at the time of application.
- No medical examination is required for the proposed new insured if the one-time premium payment does not exceed the aggregate limit set for such insured, subject to our prevailing rules and regulations.

### Contingent Insured Option

You may exercise the change of insured under the Contingent Insured Option as many times as you wish, subject to our approval.

#### At the time of designating the Contingent Insured

- Subject to our approval, there is no limit on the number of times you can designate, modify, or remove a contingent insured during the lifetime of the current insured.
- The proposed contingent insured must be between 15 days and 60 years of age.
- There can only be one contingent insured per policy at any time during the benefit term.

#### Upon the passing of the current insured

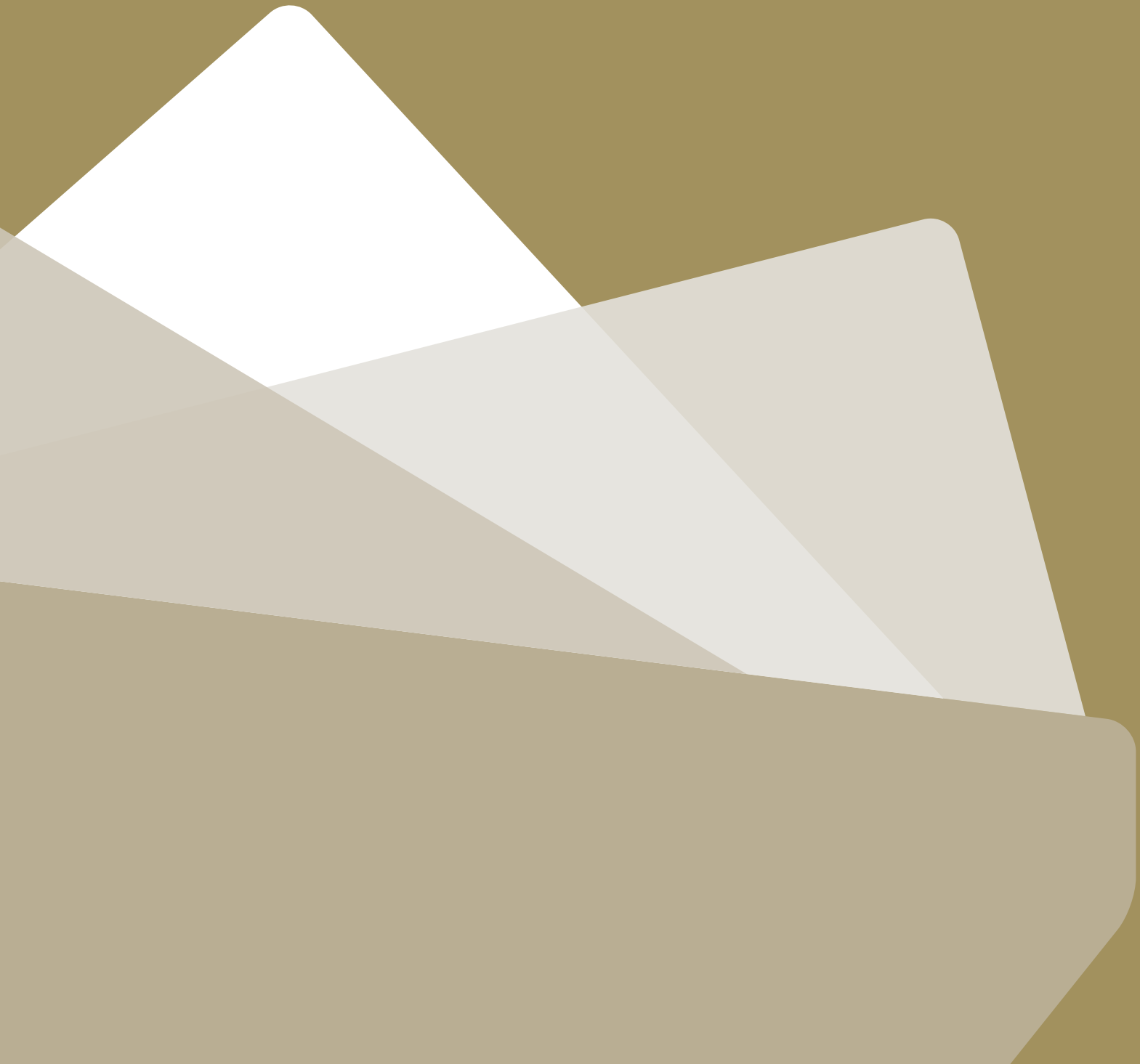
- You may opt to change the new insured of the policy to the contingent insured.
- The contingent insured must be age 60 or under to be eligible to become the new insured.
- No medical examination is required for the contingent insured if the one-time premium payment does not exceed the aggregate limit set for such insured, subject to our prevailing rules and regulations.
- The contingent insured needs to be approved to become the new insured within a year of the passing of the current insured, otherwise the death benefit as at the date of death of the insured will become payable to the beneficiary.

#### Upon the contingent insured becoming the new insured

- You may designate a new contingent insured at any time afterwards.

### Underwriting

No medical examination is required for your application as long as the one-time premium payment does not exceed the aggregate limit set for each insured, subject to our prevailing rules and regulations.



**A vision  
for a better tomorrow**

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This brochure is for distribution in Hong Kong / Macau only.

## Dividend Philosophy

This is a participating insurance plan designed to be held long term. Your premiums will be invested in a variety of assets according to our investment strategy, with the cost of policy benefits (such as charges to support guarantees) and expenses deducted as appropriate from premiums or assets. Your policy can share the divisible surplus (if any) from related product groups determined by us. We aim to ensure a fair sharing of profits between policy owners and shareholders, and among different groups of policy owners. For this plan's target profit sharing ratio between policy owners and shareholders, please visit our website at <https://www.aia.com.hk/en/our-products/further-product-information/profit-sharing-ratio.html>.

Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable dividend payments by spreading out the gains and losses over a longer period of time. Stable dividend payments will ease your financial planning.

We will review and determine the dividend amounts to be payable to policy owners at least once per year. The actual dividends declared may be different from those illustrated in any product information provided (e.g. benefit illustrations). If there are any changes in the actual dividends against the illustration or in the projected future dividends, such changes will be reflected in the policy anniversary statement.

A committee has been set up to provide independent advice on the determination of the dividend amounts to the Board of the Company. The committee is comprised of members from different control functions or departments within the organisation both at AIA Group level as well as Hong Kong local level, such as office of the Chief Executive, legal, compliance, finance and risk management. Each member of the committee will exercise due care, diligence and skill in the performance of his or her duties as a member. The committee will utilise the knowledge, experience, and perspectives of each individual member to assist the Board in the discharge of its duty to make independent decision and to manage the risk of conflict of interests, in order to ensure fair treatment between policy owners and shareholders, and among different groups of policy owners. The actual dividends, which are recommended by the Appointed Actuary, will be decided upon the deliberation of the committee and finally approved by the Board of Directors of the Company, including one or more Independent Non-Executive Directors, and with written declaration by the Chairman of the Board, an Independent Non-Executive Director and the Appointed Actuary on the management of fair treatment between policy owners and shareholders.

To determine the dividends of the policy, we consider both past experiences and the future outlook for all the factors including, but not limited to, the following:

**Investment returns:** include interest earnings, dividends and any changes in the market value of the product's backing assets. Depending on the asset allocation adopted for the product, investment returns could be affected by fluctuations in interest income (both interest earnings and the outlook for interest rates) and various market risks, including credit spread and default risk, fluctuations in equity prices, property prices and foreign exchange currency fluctuation of the backing asset against the policy currency.

**Claims:** include the cost of providing the death benefits and other insured benefits under the product(s).

**Surrenders:** include policy surrenders, partial surrenders and policy lapses; and the corresponding impact on the investments backing the product(s).

**Expenses:** include both expenses directly related to the policy (e.g. commission, underwriting, issue and premium collection expenses) and indirect expenses allocated to the product group (e.g. general administrative costs).

Some participating products (if applicable) allow the policyholder to leave annual dividends, guaranteed and non-guaranteed cash payments, guaranteed and non-guaranteed incomes, guaranteed and non-guaranteed annuity payments with us, potentially earning interest at a non-guaranteed interest rate. To determine such interest rate, we consider the returns on the pool of assets in which the annual dividends, guaranteed and non-guaranteed cash payments, guaranteed and non-guaranteed incomes, guaranteed and non-guaranteed annuity payments are invested with reference to the past experience and future outlook. This pool of assets is segregated from other investments of the Company and may include bonds and other fixed income instruments. You have the right to request for historical accumulation interest rates before committing the purchase.

For dividend & bonus philosophy and dividend / bonus history, please visit our website at <https://www.aia.com.hk/en/dividend-philosophy-history.html>



## Investment Philosophy, Policy and Strategy

Our investment philosophy is to deliver stable returns in line with the product's investment objectives and AIA's business and financial objectives.

Our investment policy aims to achieve the targeted long-term investment results and minimise volatility in investment returns over time. It also aims to control and diversify risk exposures, maintain adequate liquidity and manage the assets with respect to the liabilities.

Our current long-term target strategy is to allocate assets attributed to this product as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	30% - 100%
Equity-like assets	0% - 70%

Our investment strategy is to actively manage the investment portfolio, i.e. adjust the asset mix in response to the external market conditions. The proportion of equity-like assets would be lower when interest rate level is low and would be even lower than the long-term target strategy so as to protect the guaranteed liability and to minimise volatility in investment returns over time, and vice versa when interest rate is high.

The bonds and other fixed income instruments predominantly include government and corporate bonds, and are mainly invested in the geographic region of the United States and Asia-Pacific (excluding Japan). Equity-like assets may include listed equity, mutual funds and direct / indirect investment in commercial / residential properties, which are mainly invested in Asia. Equity-like assets may also include private equity and private credit funds, which are typically invested in the United States. Returns of equity-like assets are generally more volatile than bonds and other fixed income instruments. Subject to our investment policy, material amount of derivatives may be utilised to manage our investment risk exposure and for matching between assets and liabilities.

Our currency strategy is to minimise currency mismatches. For bonds or other fixed income instruments, our current practice is to currency-match their bond purchases with the underlying policy denomination on best-efforts basis (e.g. US Dollar assets will be used to support US Dollar liabilities). Subject to market availability and opportunity, bonds may be invested in currency other than the underlying policy denomination and currency swap will be used to minimise the currency risks. Currently assets are mainly invested in US Dollar. For equity-like assets, currency exposure depends on the geographic location of the underlying investment where the selection is done according to our investment philosophy, investment policy and mandate.

We will pool the investment returns from other long term insurance products (excluding investment linked assurance schemes and pension schemes) together with this participating insurance plan for determining the actual investment and the return will subsequently be allocated with reference to the target asset mix of the respective participating products. Actual investments (e.g. geographical mix, currency mix) would depend on market opportunities at the time of purchase. Hence it may differ from the target asset mix.

The investment strategy may be subject to change depending on the market conditions and economic outlook. Should there be any material changes in the investment strategy, we will inform policy owners of the changes, with underlying reasons and impact to the policies.

## Key Product Risks

1. The plan may make certain portion of its investment in equity-like assets. Returns of equity-like assets are generally more volatile than bonds and other fixed income instruments, you should note the target asset mix of the product as disclosed in this product brochure, which will affect the dividend on the product. The savings component of the plan is subject to risks and possible loss. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
  - the insured passes away, except when the contingent insured becomes the new insured; or
  - any benefit is paid under the basic plan that triggers termination of the policy; or
  - the outstanding debt exceeds the guaranteed cash value of your policy.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Key Exclusions to Accidental Death Benefit

Accidental Death Benefit will not cover any conditions that result from any of the following:

- self-destruction while sane or insane, participation in a fight or affray, being under the influence of alcohol or a non-prescribed drug
- war, service in armed forces in time of war or restoration of public order, riot, industrial action, terrorist activity, violation or attempted violation of the law or resistance to arrest
- racing on wheels or horse, scuba diving
- ptomaines or bacterial infection (except pyogenic infection occurring through an accidental cut or wound)
- air travel, including entering, exiting, operating, servicing or being transported by any aerial device or conveyance (except as a passenger of a commercial passenger airline on a regular scheduled passenger trip over its established passenger route)

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.



## Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and relevant proof. You can get the appropriate claim forms in [www.aia.com.hk](http://www.aia.com.hk), from your financial planner, by calling the AIA Customer Hotline (852) 2232 8968 in Hong Kong, or by visiting any AIA Customer Service Centre. For details related to making a claim, please refer to the policy contract. If you wish to know more about claim related matter, you may visit “File A Claim” section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Suicide

If the insured commits suicide within one year from the date on which the policy takes effect, our liability will be limited to the refund of premiums paid (without interest) less any outstanding debt.

After exercising the Change of Insured Option or upon the contingent insured becoming the new insured, if the new insured commits suicide within one year from the effective date of change as recorded by us, our liability will be limited to the refund of premiums paid of the basic plan (without interest) or the sum of guaranteed cash value, accumulated Annual Dividends with interest (if any), Terminal Dividend (if any) and any remaining balance of the Terminal Dividend Lock-in Account (if applicable) as at the date the new insured passes away, whichever is higher, less any outstanding debt.

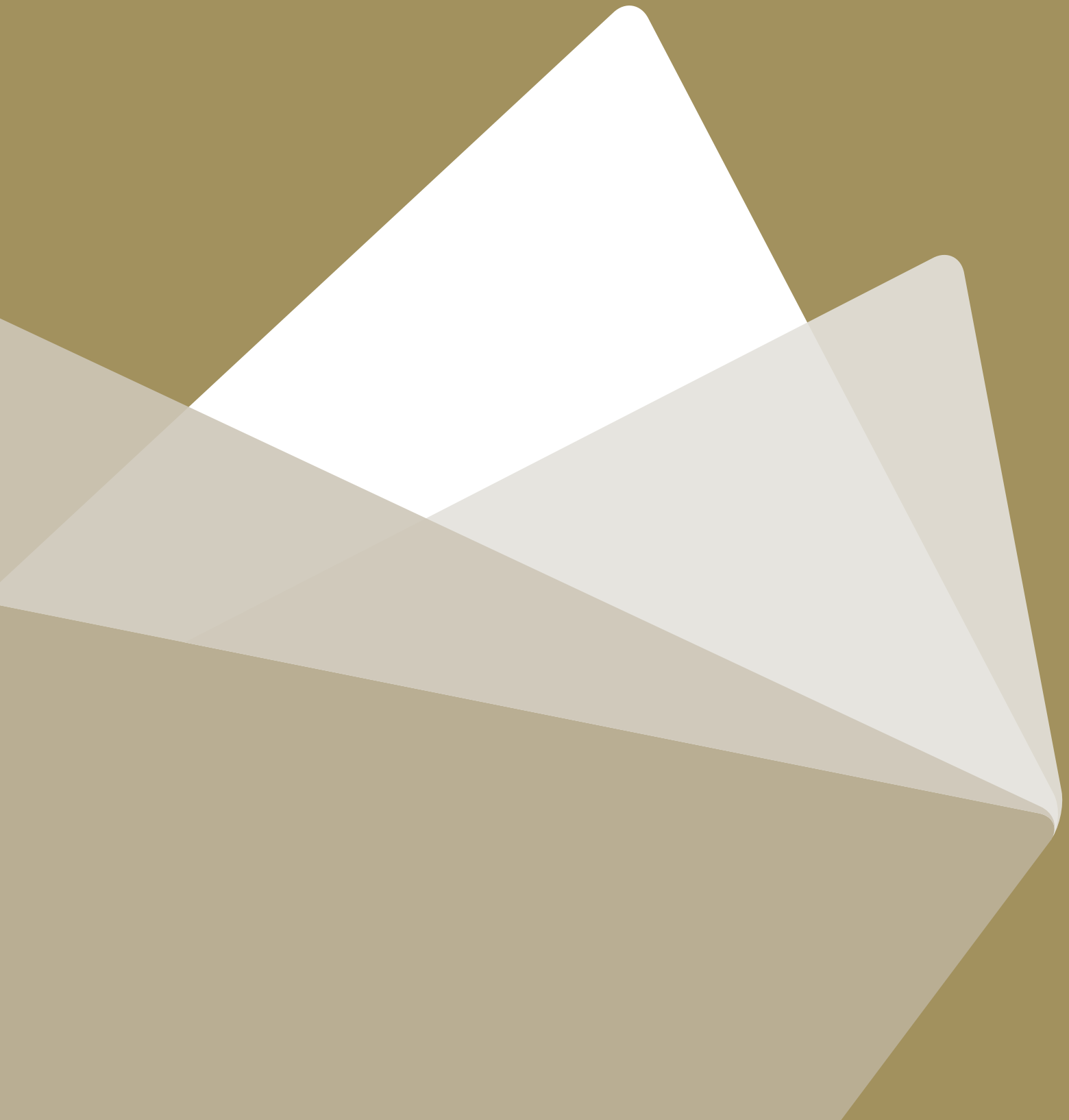
## Incontestability

Except for fraud, we will not contest the validity of this policy after it has been in force during the lifetime of the insured for a continuous period of two years from the date on which the policy takes effect. After exercising the Change of Insured Option or upon the contingent insured becoming the new insured, such two-year period will be counted again starting from the effective date of change as recorded by us.

## Warning Statement and Cancellation Right

**Wealth Enrich** is an insurance plan with a savings element. Part of the premium pays for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or cooling-off notice (informing you / your nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier)). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value may be substantially less than the total premium you have paid.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).



**Always dedicated to  
excellence**

# **It is widely acknowledged that protection has always been secondary to investment in people's financial planning**

**Now however, against the backdrop of an ageing population and the steadily increasing cost of healthcare, high net worth individuals are all the more aware of the need to review their life insurance cover together with plans to preserve their wealth. AIA is committed to providing the right solutions to customers to prepare them for the future.**

AIA Hong Kong and AIA Macau are leaders in their life insurance markets. We provide a full suite of products, supported by one-stop premier services to help our customers achieve their wealth and protection goals.

We are committed to excellence and aspire to set the standard for the industry in all areas of our business. The effort and dedication of everyone in AIA has earned us numerous esteemed industry awards, encompassing brand image, product & services, professional training and social responsibility. This proves that our quality of service, product innovation, leadership and excellent business reputation are widely recognised in the community.

## Tailored solutions to respond to customers' lifelong protection needs

As life changes, our customers' needs evolve with the growth of society. AIA keeps up with the market by understanding and proactively anticipating the needs of different customer segments for different stages of life. We take a forward-looking approach to product development, providing innovative and tailored solutions to fulfil the needs of high net worth individuals.

## Committed to customers in Hong Kong and Macau

Deeply rooted in Asia, AIA has always strived to develop and provide products and services that are responsive to the needs of high net worth clients. We have set up the AIA Wealth Select Centre to provide one-stop solutions for both insurance and wealth management.

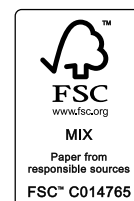
Recognising that service excellence is an endless journey, we continue to strive for perfection.

## AIA Wealth Select Centre

		<b>New Policy Application</b>	<b>Customer Services</b>
<b>Hong Kong</b>	12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong	Not Applicable	Monday - Friday 8:45 a.m. - 6:00 p.m. (open through lunch)  Saturday, Sunday and Public Holidays closed
<b>Kowloon</b>	Suite 1313, 13/F, AIA Kowloon Tower, Landmark East, 100 How Ming Street, Kwun Tong, Kowloon	Not Applicable	Monday - Friday 8:45 a.m. - 6:00 p.m. (open through lunch)  Saturday, Sunday and Public Holidays closed
	Room 2101, 21/F, The Gateway, Tower 2, Canton Road, Harbour City, Tsim Sha Tsui, Kowloon	Monday - Friday 9:00 a.m. - 6:00 p.m. (open through lunch)  Saturday 9:30 a.m. - 5:30 p.m. (open through lunch)  Sunday and Public Holidays 9:30 a.m. - 1:30 p.m.	Not Applicable
<b>Macau</b>	Unit 1903, 19/F, AIA Tower, Nos. 251A - 301 Avenida Comercial de Macau, Macau	Not Applicable	Monday - Friday 8:45 a.m. - 5:15 p.m. (open through lunch)  Saturday, Sunday and Public Holidays closed

For further enquiries, please contact your financial planner, call the AIA Customer Hotline at (852) 2232 8968 (Hong Kong) or visit any AIA Wealth Select Centre.

[aia.com.hk](http://aia.com.hk)







## Important Notes from the Insurance Agent of The Bank of East Asia, Limited

- The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA International Limited (incorporated in Bermuda with limited liability) ("AIA"). This insurance plan is a product of AIA but not BEA.
- This insurance plan is underwritten by AIA and it is not a bank savings plan with free life insurance coverage. Part of the premium pays for the insurance and related costs. The premium paid is not a placement of a savings deposit with the bank and hence is not protected by the Deposit Protection Scheme in Hong Kong.
- Add-on plan (if any) is an add-on coverage for this insurance plan with additional premium paid required. BEA does not distribute any add-on plan; therefore, you cannot apply the add-on plan through BEA. If needed, you can contact AIA Customer Service Centre for inquiry after the policy is issued by AIA.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between AIA and the customer directly.
- Claims under this insurance plan must be made by you to AIA directly. You can get the appropriate claim form by calling AIA Customer Service Hotline (852) 2232 8968 in Hong Kong or visiting [www.aia.com.hk](http://www.aia.com.hk) or any AIA Customer Service Centre. For details, please refer to the policy contract provided by AIA.
- BEA's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.
- The information you disclosed in response to all AIA's questions must be true, complete and correct. Failure to disclose true, complete and correct information to AIA may render AIA unable to accept or process your application or the policy void.
- You are reminded to carefully review the relevant product materials provided to you and be advised to seek professional / independent advice when considered necessary.
- **For the benefits and returns mentioned throughout the product brochure and Important Notes, please note that the policy owner is subject to the credit risk of AIA. If the policy owner discontinues and / or surrenders this policy in early policy years, the amount of benefits he / she will get back may be considerably less than the total premiums he / she has paid. Projected and / or potential benefits and / or returns (e.g. annual dividend, terminal dividend, interests) presented in the product brochure are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.**
- Apart from the key product risks mentioned in product brochure, you are also reminded of the following risks:
  1. Liquidity risk – this insurance plan is designed to be held long term. You should only apply for this insurance plan if it is intended to pay the premium for the whole of the premium payment term. Should you surrender the policy early, the total surrender value (if any) you get back may be less than the total premium you have paid. You may suffer a loss in case of early termination of this policy.
  2. Risk from surrender – if you cancel the policy before the end of the benefit term, you may suffer a significant loss, and the total surrender value received may be substantially less than the total premiums paid.



3. Non-guaranteed dividend scales – non-guaranteed benefits are based on the dividend scales of AIA determined under current assumed investment return. The actual amount payable may change anytime with the values being higher or lower than those being projected. In other words, a change in the current assumed investment return will affect the annual dividend and terminal dividend you will receive. Under some circumstances, the non-guaranteed benefits may be zero.

[www.hkbea.com](http://www.hkbea.com)

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