



**HEALTHIER, LONGER,  
BETTER LIVES**

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## Media release

### **Brand-new AIA “Global Power Multi-Currency Plan 3” offers high returns and extra flexibility**

- *Surpasses similar products on market with Total Internal Rate of Return expected to exceed 7%*
- *Enhanced Currency Exchange Option exercisable from end of 2<sup>nd</sup> policy year – the earliest in market*
  - *Enjoy up to 27% premium refund and guaranteed preferential interest rate of 4% p.a. upon successful application*

**HONG KONG**, 2 January 2024 – A pioneer in the multi-currency savings insurance realm<sup>#</sup>, AIA Hong Kong’s popular Global Power Multi-Currency Plan Series has been a market favourite since its launch. To help customers achieve their individual goals sooner, AIA Hong Kong announces the launch of “Global Power Multi-Currency Plan 3” today. Featuring enhancements that offer even higher returns and more flexibility – including a Total Internal Rate of Return (Total IRR) expected to exceed 7%<sup>1</sup> for US dollar and HK dollar policies – its returns surpass those offered by similar products on the market<sup>1</sup>. The plan offers the market’s earliest<sup>2</sup> exercisable period for policy currency exchange, from the end of the second policy year onwards. It also allows customers to withdraw cash<sup>3</sup> flexibly for optimised cash flow management. Furthermore, features such as the newly added Mental Incapacity Option<sup>4</sup>, nine currency options and four premium payment term options provide customers with flexible legacy and long-term wealth planning support.

During the promotional period, customers can also enjoy a premium refund<sup>5</sup> of up to 27% and a guaranteed preferential interest rate of 4% p.a.<sup>5</sup> upon successful application.

Ms Alice Liang, Chief Proposition Officer of AIA Hong Kong & Macau, said, “The world is in an era of uncertainty, while abundant opportunities still present themselves. AIA Hong Kong remains committed to providing customers and their families with flexibility and diverse choices, aiming to empower them to realise their dreams and reach their full potential – whether that’s exploring the world, saving for their children’s overseas education, or enjoying retirement life.

“Since the launch of the ground-breaking Global Power Multi-Currency Plan in 2021, AIA Hong Kong has been continuously pushing boundaries in product design. To further strengthen our market competitiveness, we are adding a number of flexible options and enhancing the expected Total IRR of US dollar and HK dollar policies to exceed 7%<sup>1</sup>,” Ms Liang continued. “As a result, customers can enjoy more freedom in wealth management and life planning helping them live Healthier, Longer, Better Lives.”

The new “Global Power Multi-Currency Plan 3” is a participating whole-life insurance plan. Its key features include:

- **Total IRR expected to exceed 7%<sup>1</sup>.** The plan features an uplift in expected Total IRR for US dollar and HK dollar policies better than those of similar products in the market<sup>1</sup>.
- **The earliest<sup>2</sup> in the market to be able to exercise the Currency Exchange Option<sup>6</sup>.** The Currency Exchange Option is exercisable from the end of the second policy year – the earliest<sup>2</sup> in the market – allowing customers to capture global opportunities faster. Upon exercising the option, customers may upgrade to the latest Global Power Series product to enjoy its newest benefits.
- **Ability to withdraw cash flexibly while accumulating wealth<sup>3</sup>.** To serve customers’ needs for both long-term wealth accumulation and flexible cash withdrawal, the plan offers the choice of one-off cash withdrawal or regular cash withdrawals at customers’ pre-set amounts and schedules, allowing them to create customised income streams.

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

“AIA Hong Kong & Macau”, “AIA Hong Kong”, “AIA Macau”, “AIA” 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.

- **New Mental Incapacity Option<sup>4</sup>**. In the unfortunate event that a policyholder is diagnosed as a permanently mentally incapacitated person, the advanced designated recipient will receive timely financial support, giving policyholders more protection for their families.
- **Nine currency options and four premium payment term options**. The plan offers a selection of nine currencies, including Renminbi (RMB), US dollar (US\$), British pound sterling (GBP), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK\$), Euro (EUR), Singapore dollar (SGD) and Macau pataca<sup>7</sup> (MOP), with Currency Exchange Option<sup>6</sup>. Each currency may offer different policy returns. Customers may choose from four different premium payment terms – single pay, three-year (limited offer), five-year or 10-year – to help them manage their wealth flexibly.

Building on the success of the Global Power Series, AIA’s “Global Power Multi-Currency Plan 3” also offers the first-in-market<sup>8</sup> Bonus Unlock option as well as the Policy Split Option<sup>9</sup> to help customers achieve wealth allocation for legacy planning. The plan welcomes applications from individuals and corporations to help them accumulate long-term wealth and realise their financial goals.

**Notes:**

- # AIA was the first to launch “Global Power Multi-Currency Plan” in June 2021. Multiple currency options and Currency Exchange Option were market-first features.
1. The expected Total IRR is neither indicative of future performance nor guaranteed. In the worst case scenario, the actual total IRR can be equal to guaranteed IRR which is 0.32% (USD policy) or 0.15% (HKD policy) at the end of the 100<sup>th</sup> policy year. Taking 5-year premium payment term and total premium of USD 500,000 or 5-year premium payment term and total premium of HKD 3,750,000, age 0, male as an example, as of 1 December 2023, compared with similar multi-currency savings insurance products provided by Hong Kong major insurance companies, the expected Total Internal Rate of Return (Total IRR) at the end of the 100<sup>th</sup> policy year of Global Power Multi-Currency Plan 3 is the highest.
  2. As at 15 September 2023, compared with savings insurance products provided by Hong Kong’s major insurance companies. It is the earliest exercisable time in the market.
  3. Upon request, policyholder can withdraw part of the policy value. However, this will reduce the future values of the policy. After withdrawal, the principal amount of the policy and the total premiums paid or one-time premium paid (as applicable) for the basic plan under the death benefit may be reduced. Alternatively, the policyholder may choose to withdraw all cash values in the policy, and the policy will be terminated. Please refer to the product leaflet for details.
  4. From the end of the third policy year onwards, the policyholder (must also be the insured) can designate in advance (i) an aged 18 or above family member as a designated recipient, and (ii) a designated percentage of policy value. In the event the policyholder is diagnosed as a permanent mentally incapacitated person, the designated recipient may receive payment equal to the designated percentage of policy value upon AIA’s approval and subject to applicable laws and prevailing rules and conditions.
  5. The premium refund: Up to 27% premium refund for the first year premium, the promotion period is from today until 31 March 2024. The guaranteed preferential interest rate: The promotion period is from today until 16 January 2024. Offer is only applicable to 5-year premium payment term plan and USD currency policy. Customers need to pay the full 5-year premium for basic plan in a lump sum upon policy application, the eligible new policy will entitle to a guaranteed preferential interest rate of 4% p.a. for the first 4 policy years on the prepaid premium payment. Need to select annual premium payment mode and premium prepayment option upon policy application. Above offers are bound by terms and conditions. Please refer to [www.aia.com.hk](http://www.aia.com.hk) for details.
  6. Currency Exchange Option allows customers to change their policy currency to another currency selected by them (including British pound sterling (GBP), renminbi (RMB), US dollar (US\$), Australian dollar (AUD), Canadian dollar (CAD), HK dollar (HK\$) Macau pataca (MOP; only for policies issued in Macau), Euro (EUR) and Singapore dollar (SGD)) by exchanging their current plan to the latest plan under the Global Power Series in their designated policy currency while maintaining the policy duration, without requiring a medical examination. From the end of the 2<sup>nd</sup> policy year onwards, customers can choose to exercise the Currency Exchange Option within 30 days after the end of each policy year. This option can only be exercised once per policy year. When the Currency Exchange Option is exercised, the policy will be exchanged to the latest plan available under the Global Power Series at the time, which may be different from the current plan and may have different product features. The guaranteed cash value, non-guaranteed cash value and any future premiums will be determined and adjusted after excised of Currency Exchange Option and factors including but not limited to the prevalent market currency exchange rates (at AIA’s discretion) at the time when the option is exercised, investment yield and asset values of existing and new asset mixes, and/ or transaction of conversion from an existing asset to a new asset, which may be higher or lower than the corresponding values of the asset before the transaction. There could be a material difference between current plan and the latest plan available under the Global Power Series at the time when customers exercise the Currency Exchange Option. Customers should carefully evaluate the difference between the current plan and the latest plan under the Global Power Series available for exchange when exercising the Currency Exchange Option and consider whether the latest plan suits their needs. Please refer to the product brochure for details and relevant risks.

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7. Macau pataca (MOP) is only available for policies issued in Macau.
8. Bonus Unlock options were first introduced by AIA under the Global Power Multi-Currency Plan 2 on 5 October 2022.
9. After the end of the 3rd policy year or the end of the premium payment term, whichever is later, the policyholder can exercise the Policy Split Option. This option can be exercised once every year and upon exercising this option, the principal values of current and split policies cannot be less than the approved amount during the Policy Split Option application. Please refer to the product leaflet for details.

All information above is for reference only and does not constitute any offer and/or insurance product recommendation. The product information in this material does not contain the full terms of the product, for the 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 the customer wants to read policy contract sample before making an application, they can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should the customer surrender the policy early, they may receive an amount considerably less than the total amount of premiums paid.

### **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 over 16,000 financial planners<sup>1</sup>, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.5 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, pension and 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.

<sup>1</sup> As at 30 September 2023

<sup>2</sup> Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 September 2023)

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