HEALTHIER, LONGER, BETTER LIVES

BUILD A LASTING LEGACY WITH WEALTH ELITE 2

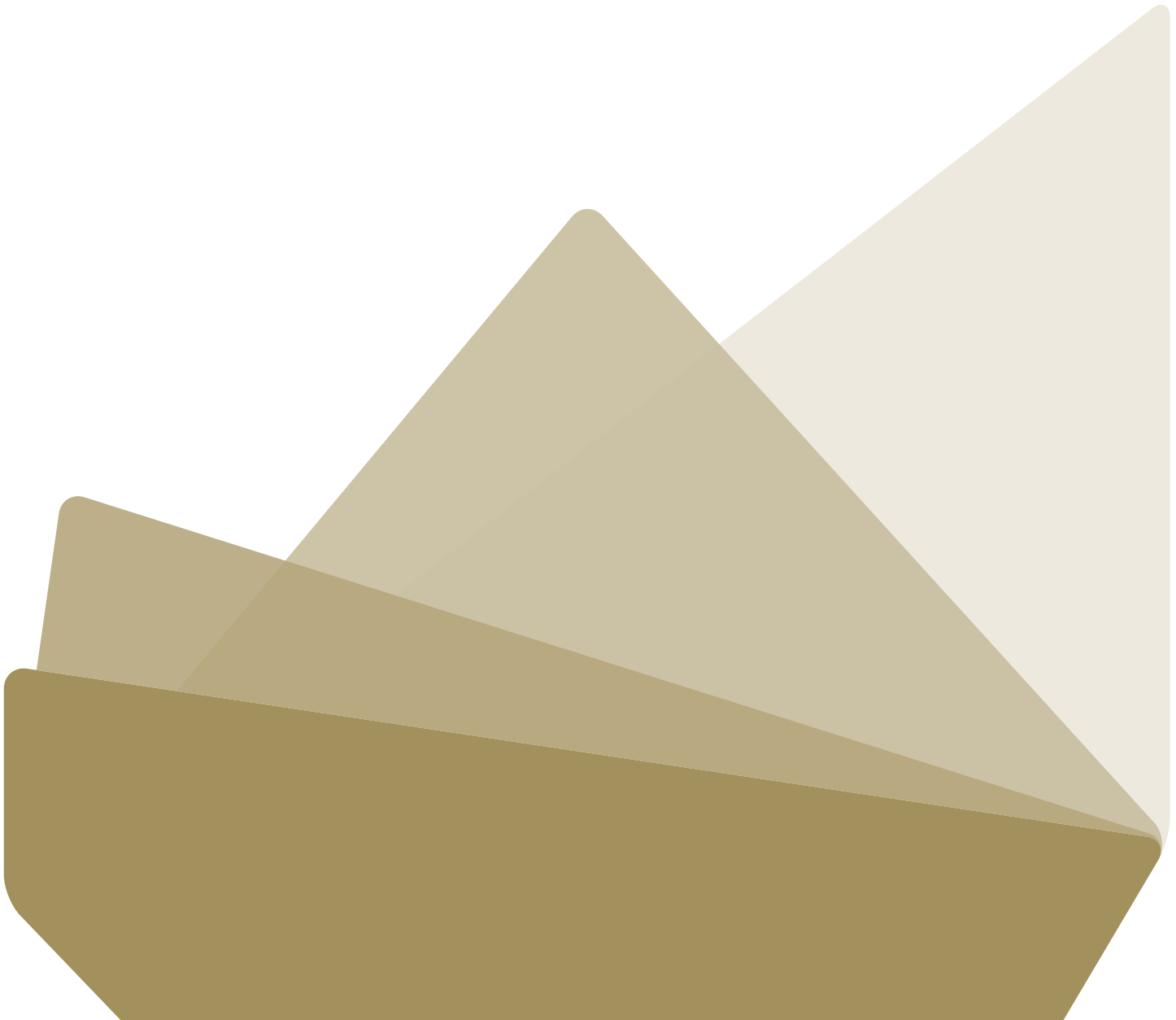
and enjoy limited-time privileges exclusively for you

Quarter 4 2025



PASS ON
YOUR EXCEPTIONAL
LEGACY AND MAKE IT LAST

With prudent planning, you can preserve and grow your wealth to unlock endless possibilities for the success and prosperity of your loved ones and future generations.



As our valued customer, you can enjoy a myriad of exclusive privileges upon successful application of Wealth Elite 2 – Sapphire or Wealth Elite 2 – Ruby from 1 October 2025 to 31 December 2025.

Reduction of Minimum Sum Assured Requirement[7]

- Reduced from US$1,000,000 to US$500,000

Relaxation of Medical Underwriting Requirement[8]

- Reduced from basing on 100% sum assured to 80% sum assured

Reach out to your financial planners to learn more

Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. Customer must complete the Financial Needs Analysis before applying for any insurance product. **The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.**
2. The Promotion Offers are only applicable to the policies submitted via AIA Financial Planners, AIA's Brokers/Independent Financial Advisors (IFAs).
3. The Promotion Offers are only applicable to the policies issued in Hong Kong or Macau.
4. The promotion period is from 1 October 2025 to 31 December 2025, both days inclusive ("Promotion Period").
5. The Promotion Offers are not applicable to applicants who have submitted applications before Promotion Period but withdrew the applications or cancelled the issued policies during the Promotion Period and then re-applied for the same products.
6. Unless otherwise specified (if any), offers are not applicable to those plan change cases (basic plans or riders, if applicable) from other insurance plans to the insurance plans in this promotion.
7. **Reduction of Minimum Sum Assured Requirement**
   a. This offer is only applicable to Wealth Elite 2 - Sapphire or Wealth Elite 2 – Ruby ("New Policy") that is successfully submitted and applied within the Promotion Period (based on the application date).
8. **Relaxation of Medical Underwriting Requirement**
   a. This offer is only applicable to Wealth Elite 2 -Sapphire or Wealth Elite 2 – Ruby ("New Policy") that is:
      i. successfully submitted and applied within the Promotion Period (based on the application date); and
      ii. paid full premium and issued on or before 28 February 2026. (If full premium is not paid on or before 28 February 2026, AIA has the right to revoke the offer and full underwriting procedures will be performed.)
   b. Under this offer, the medical underwriting requirement will be based on 80% of the applied sum assured of the policy application, instead of 100%. The corresponding medical examination will still be required.
   c. Under this offer, the aggregate limit of US$20,000,000 for each insured will remain unchanged for the Pre-underwriting Option.
9. AIA reserves the right to change any terms and conditions of this promotion without advance notice. All promotion offers are valid only when the promotion insurance products are available for application. In the event of any disputes, AIA's decision shall be final and conclusive.
10. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position or opinion provided by AIA. AIA expressly disclaims all warranties of any kind and fitness for a particular purpose in connection with the information contained in this document. AIA does not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (direct, indirect, consequential or otherwise) whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.
11. This promotion leaflet is for distribution in Hong Kong/Macau only.

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