

LIFE INSURANCE – LIFE PROTECTION  
WEALTH SERIES – WEALTH OPTIMA (WO)

# TREASURING YOUR AMBITION

**Wealth Optima** is a participating life insurance product underwritten by AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). This product brochure is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.



AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES



# AIA Group Limited is the largest independent publicly listed pan-Asian life insurance group, and is the world’s largest listed life insurer by market capitalisation<sup>i</sup>

It is also the second largest constituent of the Hong Kong Indexes<sup>ii</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 venture 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 2019, AIA Group has total assets of US\$256 billion<sup>iii</sup>.

## Financial strength

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

Credit Rating - AIA International Limited	
Standard & Poor’s Latest rating date: 31 December 2018	AA- (Stable)
Moody’s Latest rating date: 31 December 2018	Aa2 (Stable)

i. Source: Bloomberg (as at 31 July 2019)

ii. Source: www.hsi.com.hk (July 2019)

iii. Source: AIA Group Limited Interim Report 2019 (as at 30 June 2019)

iv. Source: AIA Group Limited website

# Lasting security for your loved ones



# Wealth Optima creates and allocates wealth the way you choose.

Beyond a comfortable life today, your wealth can represent opportunity and financial security for future generations. We know how important it is for your wealth to withstand the tests of time, which is why we created **Wealth Optima** to help you develop stronger financial foundations, enhance your legacy for generations to come.

## Cultivating wealth through every moment in life

At the peak of your life, you are committed to realising your dreams and working hard for your family's future. The increases in your financial obligations require thorough financial planning. **Wealth Optima** accumulates your wealth to protect you when you need it most, for whatever your future holds.

As your financial obligations subside over time, the level of protection will be automatically adjusted, shifting focus to capital accumulation, so you can plan your legacy. **Wealth Optima** preserves your legacy, with a death benefit that will protect your loved ones beyond your lifetime.

## Potential to grow your legacy

With the guaranteed cash value and non-guaranteed bonus offered by **Wealth Optima**, you can set up lasting financial security for future generations.

## Allocating your gift to your loved ones

With **Wealth Optima**, you can allocate the death benefit to specified beneficiaries, ensuring that your wealth is passed to your loved ones the way you wish.

# Realise your wealth potential

The background features a series of overlapping, semi-transparent geometric shapes, primarily triangles, in various shades of brown and tan. A prominent white triangle is positioned in the upper right quadrant, partially overlapping a darker brown triangle. The overall composition is clean and modern, with a focus on geometric forms and a warm color palette.

# Wealth Optima helps you build, preserve and pass on your wealth for future generations.

## I. Create wealth and ensure a brighter future

**Wealth Optima** is a **participating insurance plan**. We will distribute the profit generated from this product group by declaring a non-guaranteed Terminal Bonus to you at least once per year starting from the end of the 10th policy year.

### Terminal Bonus

The Terminal Bonus is a non-cumulative, **non-guaranteed** bonus, the amount of which is valid until the next declaration. The amount in each declaration may be greater or lesser than the previous amount based on a number of factors, including but not limited to investment returns and general market volatility.

We will make payment of the face value of Terminal Bonus (if any) under your policy as follows:

- i. upon the death of the insured (according to the death benefit calculation); or
- ii. when the policy matures once the insured reaches the age of 100.

In the event that the policy is terminated in any other way, we will pay the cash value of Terminal Bonus (if any) under the policy. This cash value is not guaranteed.

## II. Preserve your legacy with life protection

**Wealth Optima** evolves with your changing needs from one life stage to the next.

While you are younger and financial commitments are likely to be greater, the plan puts greater focus on protection. The death benefit can become an immediate source of funds to protect the financial security of loved ones. As you grow older, your financial obligations decrease. Based on your need of legacy planning, the focus of the plan will be shifted from life protection to wealth accumulation, so you can plan for your legacy.

### Death Benefit

If the insured passes away, we will pay the death benefit to the person whom you select in your policy as beneficiary as follows:

Death benefit	
If the insured passes away before the age of 70, or within the first 20 policy years (whichever is later)	The higher of: <ol style="list-style-type: none"> <li>i. 100% of the sum assured; and</li> <li>ii. 80% of the sum assured plus the face value of Terminal Bonus (if any).</li> </ol>
If the insured passes away after the above period	The sum of: <ol style="list-style-type: none"> <li>i. 80% of sum assured (which will be reduced by 2% of the sum assured immediately after the end of each policy year for consecutive 15 policy years, until it reaches 50% of the sum assured); and</li> <li>ii. The face value of Terminal Bonus (if any).</li> </ol>

In any event, we will deduct all outstanding debt under your policy before making the above payments.

### Settlement Option

Apart from a lump sum payment, if you wish your beneficiary to take the amount of death benefit in regular instalments, the plan provides a settlement option available to you.

You can select specific amounts of benefits to be paid to your beneficiary at regular intervals chosen by you, provided that the total annual payment is at least equal to 2% of the death benefit, subject to our prevailing rules and regulations. Remaining amount of benefits will be left in the Company to accumulate at the non-guaranteed interest rate determined by us from time to time, until the full amount of benefits has been paid to the beneficiary.

The death benefit settlement option is not available if the death benefit payable is less than US\$50,000, subject to our prevailing rules and regulations.

### III. Grow your wealth with added flexibility

More than insurance protection, **Wealth Optima** offers the opportunity for long-term wealth accumulation over the term of your policy in the form of:

- i. guaranteed cash value; and
- ii. non-guaranteed cash value of Terminal Bonus (if any).

To enhance your financial flexibility, **Wealth Optima** offers you the option of withdrawing any guaranteed cash value by reducing the sum assured of your policy, subject to the prevailing rules and regulation. After withdrawal, the future value of the policy and death benefit will be reduced.

This plan also offers option for a policy loan. You can borrow up to the amount of guaranteed cash value of the policy. Interest on a policy loan will be charged at a rate solely determined by us from time to time.

### IV. Maturity benefit to celebrate your centenary

If the insured survives to age 100, the policy will mature and we will make payment of the sum of the following:

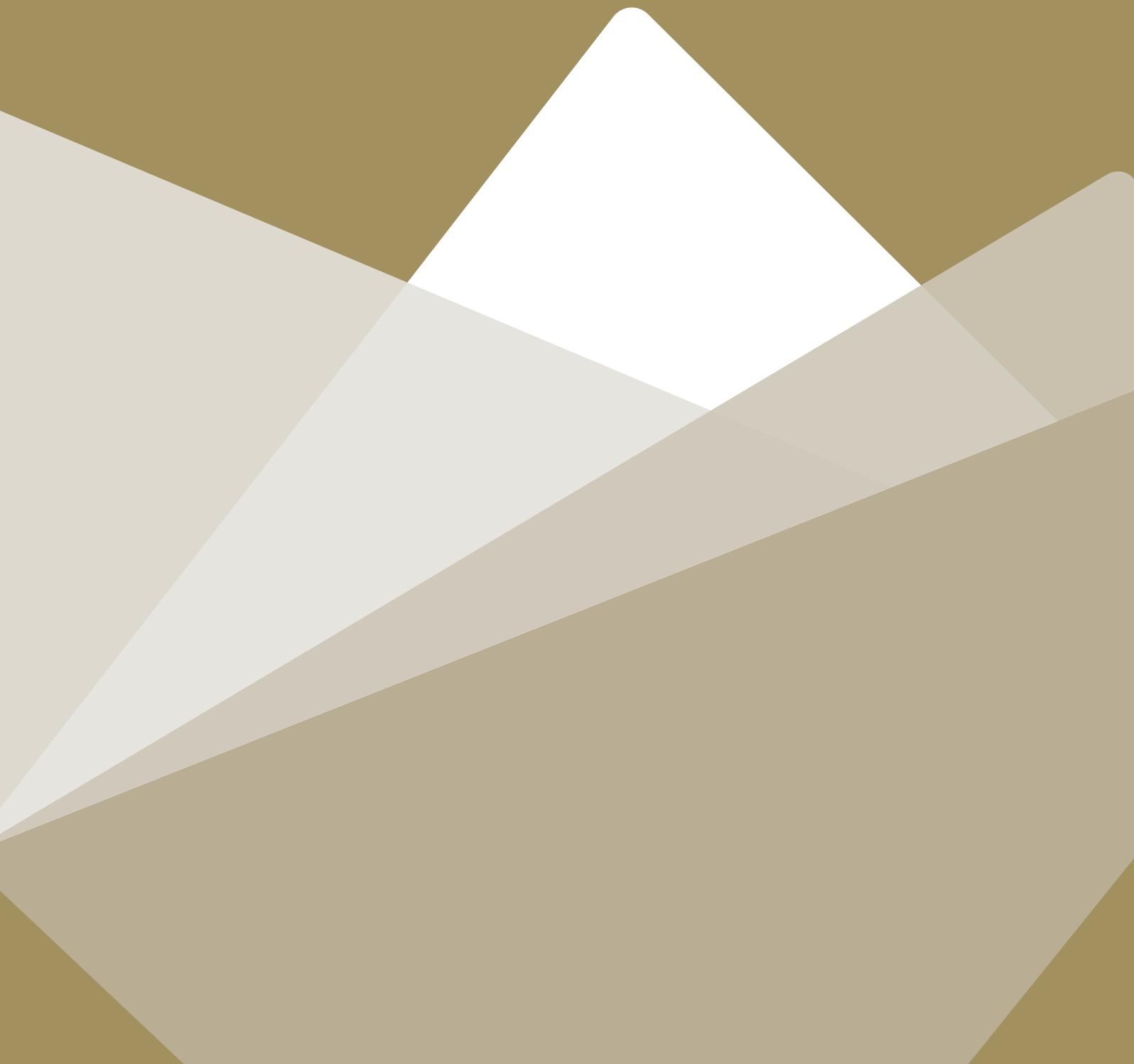
- i. guaranteed cash value, which equals the premium you paid (excluding any extra premium loading); and
- ii. face value of Terminal Bonus (if any).

We will deduct all outstanding debt under your policy before making the above payment, and your policy will terminate afterwards.

### V. One-time premium payment for protection up to the age of 100

**Wealth Optima** offers life insurance cover until the insured turns 100 years old. It is available to the insured between the ages of 18 and 58 (subject to our prevailing underwriting rules), with a sum assured starting from US\$1,000,000. The plan is denominated in US dollars, with a one-time premium (also known as Single Premium in the illustrative document) payable in a lump sum, avoiding the obligation of long-term premium payments.

# 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 template 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 only.

### Bonus 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 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.

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

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

To determine the Terminal Bonus 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 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.

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 (%)
<i>Bonds and other fixed income instruments</i>	65% - 90%
<i>Equity-like assets</i>	10% - 35%

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 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, which is 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 bonus 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;
  - the policy matures once the insured reaches the age of 100; or
  - the outstanding debt exceeds the guaranteed cash value of the 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.

## **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.

## **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.

## **Warning Statement**

**Wealth Optima** 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 any levy paid. A written notice signed by you should be received by AIA's Hong Kong Main Office at 1/F, AIA Hong Kong Tower, 734 King's Road, Quarry Bay, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, 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 less than the total premium you have paid.

## Additional Important Information

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).

The levy rates and the maximum amount of levy to be paid by policy owners from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100

1. This product is a life insurance product issued by AIA. This is a participating policy. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
2. The plan is an insurance plan with a savings element. Part of the premium(s) will be used to support the guaranteed benefit(s) such as guaranteed cash value and / or death benefit. Applicable fees and charges (including but not limited to cost of insurance and premium charge) will be deducted from the policy value, where appropriate.

The plan is a long term insurance plan and is designed to be held until the end of the policy term. Should you terminate the policy before the end of the lock-in period (please refer to point 15 below), you may receive an amount considerably less than the total amount of premium paid and you may lose all the premiums paid. The premium of the plan should be paid in full for the whole payment term.

3. At AIA's discretion, AIA may distribute the surplus from AIA's profit from this product group to policy owners as bonus.

We aim to ensure a fair sharing of profits between policy owners and AIA shareholders, and among different groups of policy owners:

- i. Policy owners and AIA shareholders - Any profits and losses will be allocated among policy owners and AIA shareholders according to the defined shareholders' profit basis. This is reflected in the benefit illustration for the policy.
  - ii. Different groups of policy owners - Profits will vary among policies with different policy classes. For example, the investment experience would be different for policies started in different years, and therefore the bonus could be different.
4. Future investment performance is unpredictable. Through our smoothing process, we aim to deliver more stable bonus payments by spreading out the gains and losses over a longer period of time. If the experience of **Wealth Optima** (on factors including, but not limited to, investment returns, claims, surrenders and expenses) continues to be unfavorable over an extended period, it would lead to a decrease in future bonus.

5. AIA will send an anniversary statement to you upon every policy anniversary. The anniversary statement will include the current face value and cash value of Terminal Bonus (if any) as of certain date. While the cash values of Terminal Bonus (if any) stated on the anniversary statement or payable on early surrender or termination of the policy may be subject to AIA's adjustment at its sole discretion and may be greater or lesser than the amount projected in the illustrative document.

6. No Terminal Bonus will be declared before the end of the 10th policy year. However, the cash value and face value of Terminal Bonus (if any) may change during the life of the policy; they are determined at AIA's sole discretion and may be zero.

The cash value of bonus will be less than the face value of the bonus before policy maturity and the amount will ultimately be at AIA's sole discretion. The cash value of bonus may be influenced by various factors, for example abrupt change in market conditions, expectation of future investment return and the claims experience and hence may not always increase.

Terminal bonus (if any) is only valid until the next bonus declaration and while this would typically be annual, however, AIA reserves the right to determine the frequency of bonus declarations.

The need to be able to reflect changing market conditions in the face value of Terminal Bonus (if any) and cash value of Terminal Bonus (if any) when a policy owner surrenders a policy is to protect the long-term interest of the remaining policy owners who may otherwise have their future bonus adversely impacted by the surrender. Interest accumulation is not applicable to Terminal Bonus (if any).

7. Cash withdrawals will be deducted from the guaranteed cash value and the associated cash value of Terminal Bonus (if any), which in turn will be deemed as partial surrender of the policy and lead to reduction of the sum assured of the policy. Therefore, the subsequent guaranteed cash value, face values and cash values of Terminal Bonus (if any) will be adjusted accordingly based on the reduced sum assured.

8. The policy is subject to AIA's minimum sum assured requirements as determined by AIA from time to time, and no withdrawal will be allowed which has the effect of reducing the sum assured of the policy below the minimum sum assured required.

9. All guaranteed and non-guaranteed elements (if any) and benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount.

Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policy owners bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).

10. The above product information should be used with the understanding that AIA is not rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.

11. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. Based on AIA's underwriting, if the medical rating ("MR") of the insured is sub-standard, a lien arrangement will be applied by AIA and the applicable adjustment of the guaranteed death benefit is at AIA's sole discretion. The guaranteed death benefit is subject to reduction according to a predefined scale based on the medical rating of the insured. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.

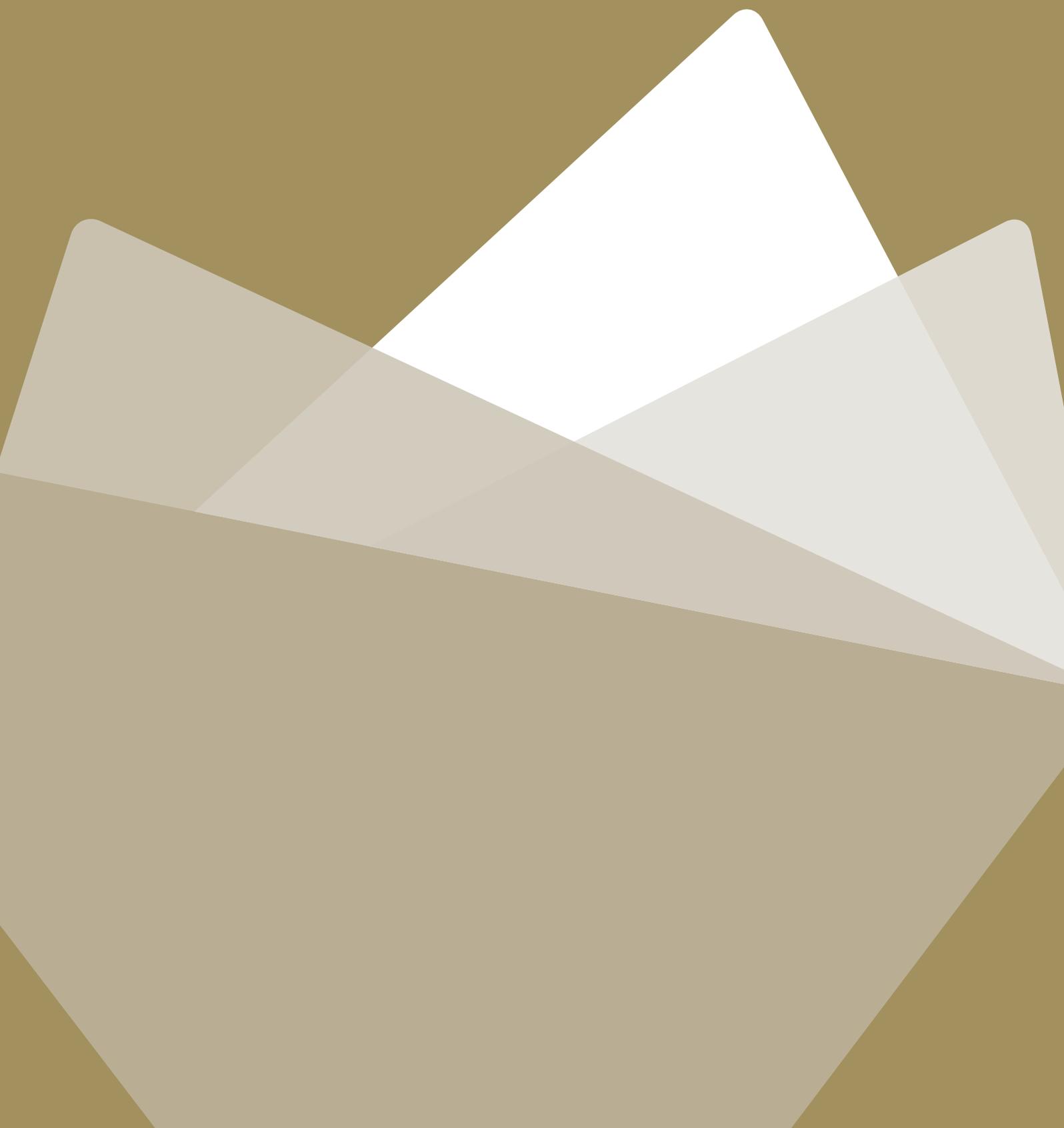
12. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.

13. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.

14. Whether to apply for insurance coverage is your own individual decision.

15. The reference to “Lock-in period” (if any) is the guaranteed breakeven year in which guaranteed cash value equals total premium paid as illustrated in the illustrative document. Please refer to the illustrative document for the lock-in period applicable to your **Wealth Optima** policy. **Early surrender or termination of your policy before the end of the lock-in period may result in losses in that you may get back considerably less than your premiums paid.**
16. You can apply for a policy loan and borrow up to 100% guaranteed cash value of the policy. Where a policy loan is available and taken out, interest on a policy loan will be charged at a rate solely determined by us from time to time. Interest on loan amounts accrue on a daily basis and are due on each policy anniversary. Any interest unpaid when due will be added to the outstanding loan amount. The unpaid loan or policy debt (if any) on the policy will be deducted from the payment or proceeds (if any) under the policy. If the total outstanding loan amounts (including interest) owing to AIA under this policy (if any) exceed the sum of guaranteed cash value of the policy, the policy will be terminated.
17. Total surrender value / total cash value refer to the same value and these terms are used interchangeably.
18. Benefit illustration / illustrative document / proposal refer to the same document and these terms are used interchangeably.
19. The policy currency of this plan offers in US dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.
- Any transaction involving currencies involves risks including, but not limited to, the potential for changing political and / or economic conditions that may substantially affect the price or liquidity of a currency. Policy owner should pay heed to the presence of the potential currency risks and decide whether to take such risks.
20. Claims under the plan must be made to AIA directly. You can get the appropriate claims forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong or by visiting [www.aia.com.hk](http://www.aia.com.hk) or any AIA Customer Service Centre. Please refer to the policy contract for details of claim procedure. 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).
21. Citibank (Hong Kong) Limited’s role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

# 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 is the leader in 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.

For further enquiries, please contact your relevant licensed bank staff or call the AIA Customer Hotline at (852) 2232 8808 (Hong Kong).

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

## **Citibank (Hong Kong) Limited - Important Notes from the insurance agent**

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. 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 you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
5. All insurance applications are subject to Insurance Company's underwriting and acceptance.
6. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
7. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
8. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
9. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

