



**THE REAL LIFE
COMPANY**

Media Release

AIA Bhd. Launches Affordable *GenNext* Solution to Protect Gen Y

All-in-one rider covers accident, illness, critical illness and accidental disablement

KUALA LUMPUR, 15 April 2014 – AIA Bhd. has introduced a new financial solution aimed at Generation Y that provides them with the security and protection to overcome some of life's major setbacks and challenges, while helping them to kick start and achieve their dreams.

A-Plus *GenNext* is an affordable all-in-one rider, which covers accident, illness, critical illness and accidental disablement, as it was specially designed by AIA Bhd. to cater to the needs of those in the mid-twenties to thirties age group. *GenNext* is attachable to AIA Bhd.'s regular premium investment linked A-LifeLink plan to provide financial aid and flexibility in one plan.

Thomas Wong, Chief Marketing Officer of AIA Bhd., said "Gen Yers, or those in the 20 – 35 year age group, which makes up more than 40 per cent of Malaysia's labour force, are energetic, passionate about their interests and prize the quality of their lifestyles, which leads them to place a high value on freedom and their independence. The downside of this is many of them tend to believe that their youth and vigour make them immune to illness, and that they can and will quickly recover if an accident or illness befalls them."

Focus group sessions conducted by the life insurer prior to designing the *GenNext* solution also revealed that many from this generation have high aspirations such as to achieve a fulfilling career, run their own business or buy their first home before the age of 30. "Our latest solution aims to support Gen Y in achieving their dreams by providing a safety net that will see them through some of life's challenges, like a critical illness or unforeseen accident, which can leave a permanent impact on their lives if they do not have adequate protection," Wong added.

The *GenNext* plan provides policyholders with a monthly allowance to get them back on their feet should they suffer from an accident or illness which requires surgery or hospitalisation and thus prevents them from working for at least 30 consecutive days.

A-Plus *GenNext* also provides policyholders with a monthly allowance in the event of early stage cancer and heart-related illnesses to help them manage their expenses before they get back on their feet. Another benefit of the plan is that it provides a lump sum benefit if a customer is diagnosed with any of 35 critical

illnesses or suffers an accidental disablement so he or she can focus on recovery and get back on track of their pursuits more quickly.

These benefits take into consideration statistics which point to the fact that close to 50% of accident casualties involve those in the 16-35 age group. Meanwhile, the incidence of cancer amongst adults between the ages of 20 and 39 is equally startling as it accounted for up to 14 per cent for every 100,000 of Malaysia's population.

"Gen Y is known for their high self-esteem and expectations, which fuel their strong desire to succeed. The GenNext plan will provide them with peace of mind during times of need, so that any uncertainties do not derail them from their 'to-achieve list'," Wong said.

In conjunction with the launch of A-Plus *GenNext*, AIA has come up with a new advertising creative that aims to capture the aspiration and dreams of Malaysia's youth. The eight-week advertising campaign will mainly focus on digital and online media and include major newspapers and billboards.

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About AIA Bhd.

AIA Bhd. (formerly American International Assurance Bhd.) is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of high quality products including Protection, Health, Personal Accident, General Insurance, Employee Benefits, Retirement and Family Takaful options to meet our customers' protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a tied agency force of close to 17,000 members, our exclusive bank partner's branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network as well as a well-trained team of 2,000 staff to serve its close to three million customers nationwide. As at end 2013, AIA Bhd.'s total asset worth was RM42 billion, with a paid-up capital of RM767 million.

About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 17 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$147 billion as of 30 November 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including life insurance, accidental and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 28 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

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