

**Why
choose
AIA to
protect
what's
important
to you?**



**WE'RE
FOR LIFE**

aia.co.nz

You're looking for the **peace of mind** that you can only get from having the **best insurance protection** for you and your family, or your business.

You also want **innovative insurance products**, tailored to the New Zealand lifestyle. You want **value for your money**. And you want your cover provided by a company that's been around for long enough and that's large enough to **give you full confidence** that it will be able to cover a claim, if you need to make one.



That company is **AIA**, which has been in New Zealand for 34 years, and which is part of the AIA group, the **second largest life insurer in the world.***

Besides life insurance, we also provide **health, income protection, trauma, business income and business life insurance.**

Our products are known as market-leading, in terms of their fresh approach to giving you high-quality cover.

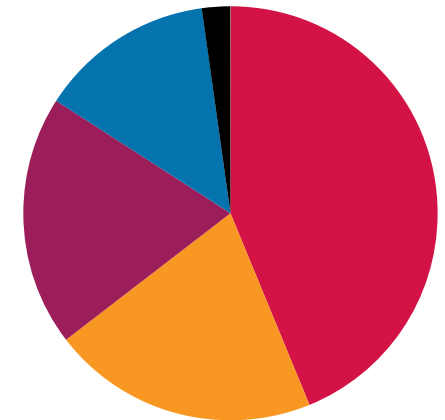


How we work

We sell most of our insurance products through independent insurance advisers, whose job it is to talk to you about **your needs and preferences**, and then advise you on which cover best suits you.

AIA NEW ZEALAND PAID OVER
\$53.2 MILLION IN CLAIMS
IN THE YEAR ENDING NOVEMBER 30, 2016.

Total claims paid by category



| | | |
|---|---|-------|
| ■ | Life Cover payouts (e.g. to cover a family's expenses after the loss of a main income earner) | 43.6% |
| ■ | Health Cover payouts (e.g. for therapeutic medicines that aren't covered by the Government) | 20.7% |
| ■ | Trauma Cover payouts (e.g. for someone diagnosed with cancer, who wants to take time off work to focus on recovering) | 19.5% |
| ■ | Income Protection Cover payouts (e.g. for a builder who is injured, and is temporarily unable to work) | 13.6% |
| ■ | Total and Permanent Disability Cover payouts (e.g. for an architect who has lost their sight) | 2.2% |

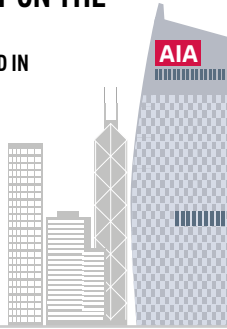
About AIA Group:

THE LARGEST LISTED COMPANY ON THE HONG KONG STOCK EXCHANGE

WHICH IS INCORPORATED AND HEADQUARTERED IN HONG KONG

THE SECOND LARGEST LIFE INSURER IN THE WORLD*

100% FOCUSED ON ASIA-PACIFIC



#1 WORLDWIDE FOR MDRT MEMBERS

THE STANDARD OF EXCELLENCE IN THE LIFE INSURANCE BUSINESS

SERVING THE HOLDERS OF MORE THAN **30 MILLION** INDIVIDUAL POLICIES



AND OVER **16 MILLION** MEMBERS OF GROUP INSURANCE SCHEMES



AIA PROVIDES PROTECTION TO PEOPLE ACROSS THE REGION WITH TOTAL SUM ASSURED OF OVER **US\$1 TRILLION**

- China - 1919
- Hong Kong - 1931
- Singapore - 1931
- Thailand - 1938
- Philippines - 1947
- Malaysia - 1948
- Brunei - 1957
- Australia - 1972
- New Zealand - 1981
- Macau - 1982
- Indonesia - 1984
- Korea - 1987
- Taiwan - 1990
- Vietnam - 2000
- India - 2001
- Sri Lanka - 2012
- Myanmar¹ - 2013
- Cambodia - 2015



1. AIA has a representative office in Myanmar

AIA New Zealand Financial Strength Rating:

AIA International Limited, trading as AIA New Zealand, has a current insurer financial strength rating of **AA- (Very Strong)** from Standard & Poor's. A summary of Standard & Poor's rating scale is:

| | |
|------------------------|---------------------|
| AAA : Extremely Strong | AA : Very Strong |
| A : Strong | BBB : Good |
| BB : Marginal | B : Weak |
| CCC : Very Weak | CC : Extremely Weak |
| R : Regulatory Action | D : Default |
| NR : Not Rated | |

Plus (+) or Minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.

*Source: Bloomberg, 24 February 2017. All the figures are as of 30 November 2016, unless otherwise stated.

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