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HEALTHIER, LONGER, BETTER LIVES

AIA Group Limited (1299.HK | 81299.HK | AAGIY)

Compounding Structural Growth in Pan-Asian Life and Health Insurance

As the leading pan-Asian life and health insurer, AIA is ideally positioned to capture the region's long-term growth potential. Rising affluence, favourable demographic trends and limited social welfare coverage are driving structurally increasing demand for protection, health and long-term savings solutions. AIA's unique distribution capability, anchored in its proprietary agency network, enables unrivalled customer access and centricity, as well as attractive economics for shareholders.

Business Overview

AIA Group Limited and its subsidiaries ("AIA" or the "Group") operates across 18 markets in Asia, holding leading positions in the majority of markets, including Hong Kong, Thailand, Singapore, Malaysia and is the largest foreign insurer with a wholly owned life insurance business in Mainland China. In addition, AIA has well-established operations in Vietnam, Indonesia and the Philippines, as well as a 49% joint venture in India.

AIA's proprietary Premier Agency platform is the core of its distribution, generating nearly three-quarters of Value of New Business in 2025. This model enables high-quality, needs-based customer engagement, consistent sales standards and strong service levels. Technology and AI are increasingly embedded across the agency value chain — from recruitment and training to productivity tools — further strengthening AIA's competitive advantages.

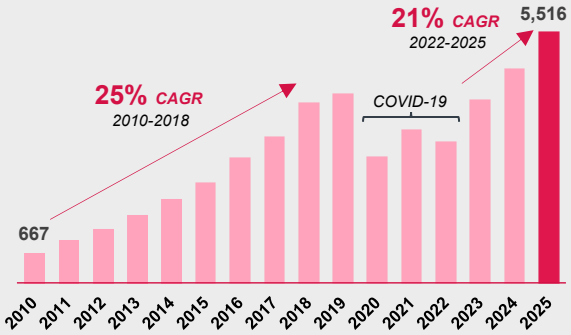
The Group primarily serves mass-affluent and affluent customers with a range of protection, health and long-term savings products. These offerings support customers' financial security, provide access to high-quality healthcare coverage and build retirement income. AIA's product portfolio generates attractive margins and strong returns on capital.

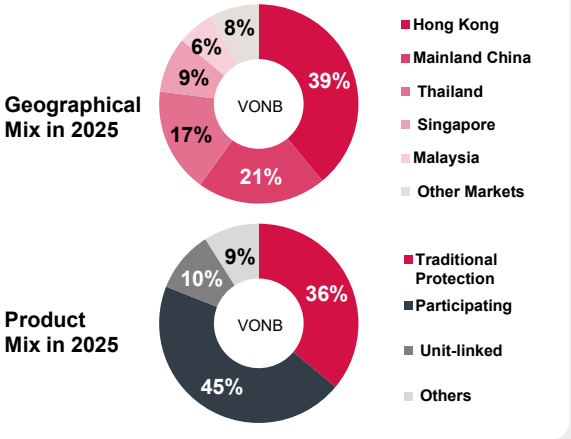
AIA's business model creates reliable and growing cash flows by adding successive layers of high-quality new business. This provides a strong foundation for organically funding growth and supports sustainable shareholder returns.

AIA's Value Creation Framework

- Large unmet Asian demand for protection, health and long-term savings products
- Unique proprietary agency force, positioned to provide professional and high-quality advice and service
- High-value product mix focused on underwriting and fee-like profits
- Attractive cash generation reinvested in compounding growth, with surplus returned to shareholders

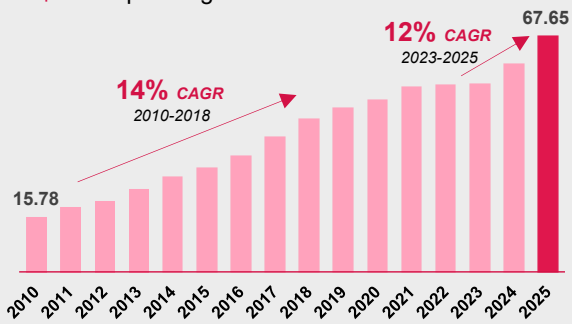
Value of New Business (VONB) (US$m)





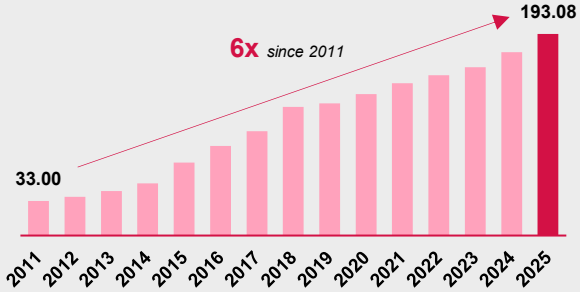
Operating EPS (US cents)

US$7.1b Operating Profit After Tax in 2025



Total Dividend per share (HK cents)

US$15.4b Cumulative Share Buy-backs since 2022



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