
DEFINITIONS

In this prospectus:

- “our”, “we” and “us” refer to the AIA Group;
- the terms “associate”, “connected person”, “connected transaction”, “subsidiary” and “substantial shareholder” shall have the meanings given to such terms in the Listing Rules, unless the context otherwise requires; and
- unless the context otherwise requires, all references to any shareholdings in the Company assume no exercise of the Offer Size Adjustment Option or the Over-Allotment Option.

Additional definitions are set out below:

“Active Agent”	an agent who sells at least one life insurance product per month
“Agent Preferential Offer”	the preferential offer made to Eligible Agents under this prospectus for the purchase of the Agent Reserved Shares on an assured and preferential basis as further described in the sections headed “Agent Preferential Offer and Employee Preferential Offer” and “Structure of the Global Offering” in this prospectus
“Agent Reserved Shares”	the 20,384,000 Offer Shares (representing approximately 0.3% of the Offer Shares initially available under the Global Offering) offered under this prospectus pursuant to the Agent Preferential Offer and which are to be allocated out of the International Placing Shares
“AIA”	American International Assurance Company, Limited, an AIA Group Limited subsidiary
“AIA-B”	American International Assurance Company (Bermuda) Limited, an AIA subsidiary
“AIA-CM”	AIA Corporate Marketing Co. Limited, an AIA subsidiary
“AIA-PT”	AIA Pension and Trustee Co. Ltd., an AIA subsidiary
“AIA-T”	American International Assurance Company (Trustee) Limited, an AIA subsidiary
“AIA Australia”	AIA Australia Limited, an AIA subsidiary
“AIA Brunei”	the business and operations of AIA’s Brunei branch
“AIA Central”	the building located at No. 1 Connaught Road Central, Hong Kong
“AIA China”	the business and operations of AIA’s China branches and sub-branches
“AIA Group”	AIA Group Limited and, except where the context otherwise requires, all of its subsidiaries and their respective branches and businesses, or, where the context refers to any time prior to AIA Group Limited’s incorporation, the businesses which its present subsidiaries and their respective branches and

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	businesses were engaged in and which were subsequently assumed by AIA Group Limited
“AIA Group Limited”	AIA Group Limited, a company incorporated on 24 August 2009 under the Hong Kong Companies Ordinance, heading the AIA Group
“AIA Hong Kong”	the business and operations of AIA in Hong Kong and AIA-B’s Hong Kong branch
“AIA India”	Tata AIG Life Insurance Company Limited, a joint venture between Tata Sons Limited and AIA-B
“AIA Indonesia”	PT. AIA FINANCIAL, an AIA-B subsidiary
“AIA Korea”	the business and operations of AIA-B’s Korea branch
“AIA Macau”	the business and operations of AIA-B’s Macau branch
“AIA Malaysia”	American International Assurance Bhd., an AIA subsidiary
“AIA New Zealand”	the business and operations of AIA-B’s New Zealand branch
“AIA Pension”	AIA-T and AIA-PT, collectively
“AIA Singapore”	the business and operations of AIA’s Singapore branch
“AIA Taiwan”	the business and operations of AIA-B’s Taiwan branch
“AIA Thailand”	the business and operations of AIA’s Thailand branches
“AIA Vietnam”	AIA (Vietnam) Life Insurance Company Limited, an AIA-B subsidiary
“AIG”	American International Group, Inc.
“AIG-AMG”	AIG Asset Management (Asia) Limited, an AIG subsidiary
“AIG Credit Facility Trust”	a trust for the sole benefit of the U.S. Treasury established under the AIG Credit Facility Trust Agreement dated 16 January 2009
“AIG Events”	the events described in the section headed “Our History and Reorganisation — The Growth of the Global Group which Became AIG” in this prospectus
“AIG Edison”	AIG Edison Life Insurance Company
“AIG Framework Agreement”	the agreement between the Company and AIG as described in the section headed “Our Relationship with the AIG Group — The AIG Framework Agreement” in this prospectus
“AIG Group”	AIG and its subsidiaries from time to time, excluding the AIA Group
“AIGGIC”	AIGGIC(A) and certain of its asset management affiliates
“AIGGIC(A)”	AIG Global Investment Corporation (Asia) Ltd.

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“AIG Insurance Affiliates”	insurance subsidiaries of the AIG Group that are outside the AIA Group
“AIG Recapitalisation”	has the meaning set out in the section headed “Our Relationship with the AIG Group – The AIG Recapitalisation”
“AIG Star”	AIG Star Life Insurance Co., Ltd.
“AIRCO”	American International Reinsurance Company, Ltd.
“ALICO”	American Life Insurance Company
“Application Form(s)”	white application form(s), yellow application form(s), green application form(s), blue application form(s) and pink application form(s), or where the context so requires, any of them
“Articles”	the articles of association of the Company, approved and adopted to be effective from the Listing Date and as amended from time to time
“Asia Pacific”	consists of Australia, Brunei, China, Hong Kong, India, Indonesia, Korea, Macau, Malaysia, New Zealand, the Philippines, Singapore, Taiwan, Thailand and Vietnam; for the avoidance of doubt, the phrase “Asia Pacific” excludes Japan
“Assured Agent Entitlement”	the entitlement of Eligible Agents to apply for the Agent Reserved Shares under the Agent Preferential Offer on the basis of an assured entitlement of 4,000 Agent Reserved Shares (being 20 board lots equating to a value, calculated on the basis of the maximum Offer Price, of HK\$78,720, excluding brokerage, SFC transaction levy and Hong Kong Stock Exchange trading fee) for each Tier 1 Agent, and 2,000 Agent Reserved Shares (being 10 board lots equating to a value, calculated on the basis of the maximum Offer Price, of HK\$39,360, excluding brokerage, SFC transaction levy and Hong Kong Stock Exchange trading fee) for each Tier 2 Agent
“Assured Employee Entitlement”	the entitlement of Eligible Employees to apply for the Employee Reserved Shares under the Employee Preferential Offer on the basis of an assured entitlement of 4,000 Employee Reserved Shares (being 20 board lots equating to a value, calculated on the basis of the maximum Offer Price, of HK\$78,720, excluding brokerage, SFC transaction levy and Hong Kong Stock Exchange trading fee) for each Eligible Employee
“BMA”	the Bermuda Monetary Authority
“Board”	the board of directors of the Company
“BPI”	Bank of the Philippine Islands
“BPI-Philam”	BPI-Philam Life Assurance Corporation, a joint venture between BPI and AIA
“Business Day”	a day that is not a Saturday, Sunday or public holiday in Hong Kong

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“CCASS”	the Central Clearing and Settlement System established and operated by HKSCC
“CCASS Clearing Participant”	a person admitted to participate in CCASS as a direct clearing participant or a general clearing participant
“CCASS Custodian Participant”	a person admitted to participate in CCASS as a custodian participant
“CCASS Investor Participant”	a person admitted to participate in CCASS as an investor participant who may be an individual or joint individuals or a corporation
“CCASS Participant”	a CCASS Clearing Participant or a CCASS Custodian Participant or a CCASS Investor Participant
“CIRC”	China Insurance Regulatory Commission, a regulatory body responsible for the supervision and regulation of the PRC insurance industry
“Central Provident Fund” or “CPF”	a Singapore social security scheme jointly supported by employees, employers and the government in Singapore
“Chartis”	Chartis Inc., an AIG subsidiary
“China” or “PRC”	The People’s Republic of China, excluding for purposes of this prospectus only (unless otherwise indicated), Taiwan, Hong Kong and Macau
“Company”	AIA Group Limited
“Commercial Paper Funding Facility”	the commercial paper funding facility established by the FRBNY that became operational on 27 October 2008
“Director(s)”	the director(s) of the Company
“Disposition Demand”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“Disposition Shares”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“Distribution Demand”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“Distribution Securities”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“Drag-Along Sale”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus

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“eIPO Service Provider”	Computershare Hong Kong Investor Services Limited
“Eligible Agent(s)”	Tier 1 Agents and Tier 2 Agents
“Eligible Employee(s)”	a full-time employee of the Company or any of its subsidiaries or branches as of 31 August 2010, who remains as an employee as of the date of this prospectus, whose primary place of work is in Hong Kong, who is not on probation and who is a Hong Kong resident, excluding the directors and chief executive of the Company or any of its subsidiaries or branches and existing beneficial owners of Shares or of shares of any of the subsidiaries of the Company or their respective associates
“Employee Preferential Offer”	the preferential offer to be made to Eligible Employees under this prospectus for the purchase of the Employee Reserved Shares on an assured and preferential basis as further described in the sections headed “Agent Preferential Offer and Employee Preferential Offer” and “Structure of the Global Offering” in this prospectus
“Employee Reserved Shares”	the 7,324,000 Offer Shares (representing approximately 0.1% of the Offer Shares initially available under the Global Offering) offered under this prospectus pursuant to the Employee Preferential Offer and which are to be allocated out of the International Placing Shares
“FCPA”	The U.S. Foreign Corrupt Practices Act of 1977, as amended
“First Six-month Period”	has the meaning set out in the section headed “Underwriting – Undertakings” in this prospectus
“FRBNY”	The Federal Reserve Bank of New York
“FRBNY Credit Agreement”	AIG’s revolving credit agreement with the FRBNY dated 22 September 2008, as amended from time to time, and as described in the section headed “Our History and Reorganisation” in this prospectus
“FRBNY Framework Agreement”	the agreement between the Company and the FRBNY as described in the section headed “Our Relationship with the AIG Group – The FRBNY Framework Agreement” in this prospectus
“FRBNY Purchase Agreement”	the purchase agreement dated 25 June 2009 among AIG, AIRCO and the FRBNY
“FRBNY Transaction”	the transactions involving the FRBNY as described in the section headed “Our History and Reorganisation” in this prospectus
“FSS”	Financial Supervisory Service of Korea
“FY”	the fiscal year of AIA Group Limited, which ends on 30 November of the year indicated

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“Global Offering”	the Hong Kong Public Offer, Agent Preferential Offer, Employee Preferential Offer and the International Placing
“Green Application Forms”	the application form(s) to be completed by the eIPO Service Provider designated by the Company
“Hong Kong Federation of Insurers” or “HKFI”	a self-regulated industry body in Hong Kong that issues codes of practice and guidance that are binding on its members in relation to, among other things, the administration of insurance agents and the provision of insurance products and services
“HKFRS”	Hong Kong Financial Reporting Standards promulgated by the HKICPA
“HKICPA”	The Hong Kong Institute of Certified Public Accountants
“HKSCC”	Hong Kong Securities Clearing Company Limited
“HKSCC Nominees”	HKSCC Nominees Limited, a wholly-owned subsidiary of HKSCC
“Hong Kong” or “HK”	The Hong Kong Special Administrative Region of the PRC; in the context of our Key Markets, Hong Kong includes Macau
“Hong Kong Banking Ordinance”	the Banking Ordinance, Chapter 155 of the Laws of Hong Kong
“Hong Kong dollar” or “HK dollar” or “HK\$”	Hong Kong dollar, the lawful currency of Hong Kong
“Hong Kong Companies Ordinance”	the Hong Kong Companies Ordinance (Chapter 32 of the Laws of Hong Kong), as amended from time to time
“Hong Kong Public Offer”	the offer of the Hong Kong Offer Shares for purchase by the public in Hong Kong on and subject to the terms and conditions described in this prospectus and the Application Forms, as further described in the section headed “Structure of the Global Offering — The Hong Kong Public Offer” in this prospectus
“Hong Kong Offer Shares”	the 585,741,600 Shares (subject to adjustment and the Offer Size Adjustment Option) initially being offered by the Selling Shareholder for purchase pursuant to the Hong Kong Public Offer
“Hong Kong Stock Exchange”	The Stock Exchange of Hong Kong Limited
“Hong Kong Underwriters”	the underwriters of the Hong Kong Public Offer listed in the section headed “Underwriting” in this prospectus
“Hong Kong Underwriting Agreement”	the underwriting agreement dated 15 October 2010 relating to the Hong Kong Public Offer entered into among the Company, the Selling Shareholder, the Hong Kong Underwriters and the Joint Global Coordinators

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“IAS”	The International Accounting Standards promulgated by the IASB
“IASB”	The International Accounting Standards Board
“ICO”	The Insurance Companies Ordinance (Chapter 41 of the Laws of Hong Kong), as amended from time to time
“IFRS”	standards and interpretations adopted by the International Accounting Standards Board comprising: <ul style="list-style-type: none">● International Financial Reporting Standards;● International Accounting Standards; and● interpretations developed by the International Financial Reporting Interpretations Committee or the former Standing Interpretations Committee
“India”	The Republic of India
“Indicia of Control”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“Indonesia”	The Republic of Indonesia
“Insurance Authority”	the Commissioner of Insurance, who has been appointed to administer the ICO
“IT”	information technology
“International Placing”	the conditional placing by the International Underwriters of the International Placing Shares (excluding the Agent Reserved Shares and the Employee Reserved Shares), as further described in the section headed “Structure of the Global Offering” in this prospectus
“International Placing Agreement”	the international placing agreement relating to the International Placing and the underwriting of the Agent Reserved Shares and the Employee Reserved Shares, to be entered into among the Company, the Selling Shareholder, the representatives of the International Underwriters named therein and the Joint Global Coordinators on or around 22 October 2010
“International Placing Shares”	the 5,271,672,200 Shares, consisting of (i) 5,243,964,200 Shares (subject to adjustment, the Offer Size Adjustment Option and the Over-Allotment Option) initially being offered by the Selling Shareholder for purchase pursuant to the International Placing, (ii) 20,384,000 Agent Reserved Shares being offered by the Selling Shareholder for purchase pursuant to the Agent Preferential Offer, and (iii) 7,324,000 Employee Reserved Shares being offered by the Selling Shareholder pursuant to the Employee Preferential Offer
“International Underwriters”	the underwriters named in the International Placing Agreement

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“Investment-linked Investments”	investments related to investment-linked business
“Joint Bookrunners”	Citigroup Global Markets Asia Limited, Deutsche Bank AG, Hong Kong Branch, Goldman Sachs (Asia) L.L.C., Morgan Stanley Asia Limited, Barclays Capital Asia Limited, Merrill Lynch Far East Limited, CIMB Securities (HK) Ltd., Credit Suisse (Hong Kong) Limited, ICBC International Capital Limited, J.P. Morgan Securities (Asia Pacific) Limited and UBS AG, Hong Kong Branch for the Hong Kong Public Offer; Citigroup Global Markets Limited, Deutsche Bank AG, Goldman Sachs (Asia) L.L.C., Morgan Stanley & Co. International plc, Barclays Bank PLC, Merrill Lynch International, CIMB Securities (HK) Ltd., Credit Suisse (Hong Kong) Limited, ICBC International Capital Limited, J.P. Morgan Securities Ltd and UBS AG, Hong Kong Branch for the International Placing, the Agent Preferential Offer and the Employee Preferential Offer
“Joint Global Coordinators”	Citigroup Global Markets Asia Limited, Deutsche Bank AG, Hong Kong Branch, Goldman Sachs (Asia) L.L.C. and Morgan Stanley Asia Limited
“Joint Lead Managers”	Citigroup Global Markets Asia Limited, Deutsche Bank AG, Hong Kong Branch, Goldman Sachs (Asia) L.L.C., Morgan Stanley Asia Limited, Barclays Capital Asia Limited, Merrill Lynch Far East Limited, CIMB Securities (HK) Ltd., Credit Suisse (Hong Kong) Limited, ICBC International Securities Limited, J.P. Morgan Securities (Asia Pacific) Limited and UBS AG, Hong Kong Branch for the Hong Kong Public Offer; Citigroup Global Markets Limited, Deutsche Bank AG, Hong Kong Branch, Goldman Sachs (Asia) L.L.C., Morgan Stanley & Co. International plc, Barclays Bank PLC, Merrill Lynch International, CIMB Securities (HK) Ltd., Credit Suisse (Hong Kong) Limited, ICBC International Capital Limited, J.P. Morgan Securities Ltd. and UBS AG, Hong Kong Branch for the International Placing, the Agent Preferential Offer and the Employee Preferential Offer
“Joint Sponsors”	Citigroup Global Markets Asia Limited, Deutsche Bank AG, Hong Kong Branch, Goldman Sachs (Asia) L.L.C. and Morgan Stanley Asia Limited
“Key Geographical Markets”	Hong Kong, Thailand, Singapore, Malaysia, China and Korea
“Key Markets”	Hong Kong (including Macau), Thailand, Singapore (including Brunei), Malaysia, China and Korea
“Korea”	The Republic of Korea
“Latest Practicable Date”	11 October 2010, being the latest practicable date prior to the printing of this prospectus for the purpose of ascertaining certain information contained in this prospectus

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“Listing Date”	the date, expected to be on 29 October 2010, on which dealings in the Shares first commence on the Hong Kong Stock Exchange
“Listing Rules”	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended from time to time
“Liquidation Preference”	has the meaning set out in the section headed “Our Relationship with the AIG Group — Certain Shareholder Arrangements” in this prospectus
“LLC Agreement”	the operating agreement of AIA Aurora LLC as described in the section headed “Our Relationship with the AIG Group” in this prospectus
“Lock-ups”	the undertakings made by AIG and AIA Aurora LLC pursuant to the Listing Rules and the Hong Kong Underwriting Agreement, as described in the section headed “Underwriting — Undertakings” in this prospectus
“Macau”	The Macau Special Administrative Region of the People’s Republic of China
“Majority Preferred Holder”	the holders (other than the FRBNY) of preferred units of AIA Aurora LLC representing more than 50% of the then-aggregate Liquidation Preference; as of the date of this prospectus, the FRBNY holds 100% of the preferred units of AIA Aurora LLC and so there are no Majority Preferred Holders
“MAS”	the Monetary Authority of Singapore
“Memorandum of Association”	the memorandum of association of the Company, approved and adopted to be effective from the Listing Date and as amended from time to time
“Million Dollar Round Table”	a global professional trade association of life insurance and financial services professionals that recognises significant sales achievements for insurance agents and financial advisers while working to develop professional and ethical sales practices
“Moody’s”	Moody’s Investors Service
“MPFSO”	Mandatory Provident Fund Schemes Ordinance (Chapter 485 of the Laws of Hong Kong), as amended from time to time
“Nan Shan”	Nan Shan Life Insurance Company, Ltd.
“NT\$”	New Taiwan dollars, the lawful currency of Taiwan
“NYSE”	The New York Stock Exchange
“OCI”	the Office of the Commissioner of Insurance, a regulatory body responsible for the supervision and regulation of the Hong Kong insurance industry
“OFAC”	The Office of Foreign Assets Control of the U.S. Treasury Department, which administers and enforces certain economic

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	and trade sanctions against certain individuals, entities and jurisdictions
“Offer Price”	the final Hong Kong dollar price per Offer Share (exclusive of brokerage fee, Hong Kong Stock Exchange trading fee and SFC transaction levy) at which the Offer Shares are to be purchased, to be determined in the manner described in the section headed “Structure of the Global Offering” in this prospectus
“Offer Shares”	the Hong Kong Offer Shares and the International Placing Shares together, where relevant, with any additional Shares being sold pursuant to the exercise of the Offer Size Adjustment Option and the Over-Allotment Option
“Offer Size Adjustment Option”	the option granted by the Selling Shareholder to the Hong Kong Underwriters under the Hong Kong Underwriting Agreement, exercisable by the Joint Global Coordinators on behalf of the Hong Kong Underwriters on or before the Price Determination Date, pursuant to which the Selling Shareholder may be required to sell up to an aggregate of 1,171,482,600 additional Shares, at the Offer Price, representing up to 20% of the total number of Offer Shares initially available under the Global Offering, to cover additional market demand, if any, as described in the section headed “Structure of the Global Offering” in this prospectus
“OIC”	the Office of the Insurance Commission of Thailand
“Online Employee Preferential Offer service”	the facility for making an application for Employee Reserved Shares by submitting an application online through the designated website of www.eipo.com.hk
“Online Agent Preferential Offer service”	the facility for making an application for Agent Reserved Shares by submitting an application online through the designated website of www.eipo.com.hk
“Option”	an option granted to a participant under the Share Option Scheme
“Other Geographical Markets”	Australia, the Philippines, Indonesia, Vietnam, Taiwan, New Zealand, Macau, Brunei and our interest in our joint venture in India
“Other Markets”	Australia, the Philippines, Indonesia, Vietnam, Taiwan, New Zealand and our interest in our joint venture in India
“ORSO”	Occupational Retirement Schemes Ordinance (Chapter 426 of the Laws of Hong Kong), as amended from time to time
“Over-Allotment Option”	the option expected to be granted by the Selling Shareholder under the International Placing Agreement to the International Underwriters, exercisable by the Joint Global Coordinators on behalf of the International Underwriters, pursuant to which the

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	<p>Selling Shareholder may be required to sell up to 15% of the total number of Offer Shares under the Global Offering, including the Offer Shares offered under the Offer Size Adjustment Option, if any, at the Offer Price, which will be equal to 1,054,334,400 additional Shares, assuming the full exercise of the Offer Size Adjustment Option, or 878,612,000 additional Shares, assuming the Offer Size Adjustment Option is not exercised to, among other things, cover over-allocations in the International Placing, if any, as described in the section headed “Structure of the Global Offering” in this prospectus</p>
“Overseas Agent(s)”	an agent of the Company or its subsidiaries or branches who is not a Hong Kong resident
“Overseas Employee(s)”	an employee of the Company or its subsidiaries or branches who is not a Hong Kong resident
“Philamlife”	The Philippine American Life and General Insurance Company, an AIA subsidiary
“Philippines”	The Republic of the Philippines
“PineBridge”	PineBridge Investments Asia Limited
“Policyholder and Shareholder Investments”	our total investment portfolio, excluding Investment-linked Investments
“Price Determination Date”	the date, expected to be on or around 22 October 2010, on which the Offer Price is fixed for the purposes of the Global Offering
“Primus”	Primus — Nan Shan Holding Company Ltd.
“Prudential Transaction”	has the meaning set out in the section headed “Our History and Reorganisation — Our Reorganisation — The Global Offering” in this prospectus
“PRC Guarantees”	has the meaning set out in the section headed “Connected Transactions — Exempt continuing connected transactions — PRC Guarantees provided by AIG” in this prospectus
“Qualified Institutional Buyers” or “QIBs”	qualified institutional buyers as defined in Rule 144A
“Recovery Act”	the American Recovery and Reinvestment Act of 2009
“Regulation S”	Regulation S under the U.S. Securities Act
“Reorganisation”	the reorganisation of the AIA Group as described in the section headed “Our History and Reorganisation” in this prospectus
“RSU Award”	a restricted share unit award granted to a participant under the RSU Scheme

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“RSU Scheme”	the restricted share unit scheme conditionally adopted pursuant to a resolution of our sole shareholder dated 28 September 2010, the principal terms of which are summarised in the section headed “Statutory and General Information – Restricted Share Unit Scheme” in Appendix VII to this prospectus
“Rule 144A”	Rule 144A under the U.S. Securities Act
“S&P”	Standard & Poor’s Rating Services
“SAA”	strategic asset allocation
“Sale Demand”	has the meaning set out in the section headed “Our Relationship with the AIG Group – Certain Shareholder Arrangements” in this prospectus
“Section 35 Controller Orders”	has the meaning set out in the section headed “Supervision and Regulation – Regulatory Framework – Hong Kong – Section 35 Orders” in this prospectus
“Section 35 Ring-fencing Orders”	has the meaning set out in the section headed “Supervision and Regulation – Regulatory Framework – Hong Kong – Section 35 Orders” in this prospectus
“SFA”	the Securities and Futures Act of Singapore
“Share Option Scheme”	the share option scheme conditionally adopted pursuant to a resolution of our sole shareholder dated 28 September 2010, the principal terms of which are summarised in the section headed “Statutory and General Information – Share Option Scheme” in Appendix VII to this prospectus
“Singapore”	The Republic of Singapore; in the context of our Key Markets, Singapore includes Brunei
“Second Six-month Period”	has the meaning set out in the section headed “Underwriting – Undertakings” in this prospectus
“Securities and Futures Commission” or “SFC”	the Securities and Futures Commission of Hong Kong
“Selling Shareholder”	AIG, as set forth in the section headed “Statutory and General Information – Selling Shareholder” in Appendix VII to this prospectus, who will be selling the Offer Shares through AIA Aurora LLC in the Global Offering
“Series C Preferred”	the Series C Preferred Stock of AIG held by the AIG Credit Facility Trust
“Series E Preferred”	the Series E Preferred Stock of AIG held by the U.S. Treasury Department as described in the section headed “Our Relationship with the AIG Group” in this prospectus

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“Series F Preferred”	the Series F Preferred Stock of AIG held by the U.S. Treasury Department as described in the section headed “Our Relationship with the AIG Group” in this prospectus
“Series G Preferred”	the Series G Preferred Stock of AIG to be held by the U.S. Treasury Department as described in the section headed “Our Relationship with the AIG Group — the AIG Recapitalisation” in this prospectus
“SFO”	the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong), as amended from time to time
“Share(s)”	ordinary share(s) with par value of US\$1.00 each in the share capital of the Company
“Special Master”	the Office of the Special Master for TARP Executive Compensation
“Stabilising Manager”	Goldman Sachs (Asia) L.L.C. or any of its affiliates
“Stock Borrowing Agreement”	the stock borrowing agreement expected to be entered into on or about the Price Determination Date among the Stabilising Manager, AIA Aurora LLC and AIG, pursuant to which the AIA Aurora LLC will agree to lend up to 1,054,334,400 Shares to the Stabilising Manager on the terms set forth therein, further details of which are described in the section headed “Structure of the Global Offering — Stock Borrowing Arrangement” in this prospectus
“Solvency II”	Directive 2009/138/EC of the European Parliament and of the Council on the taking-up and pursuit of the business of insurance and reinsurance
“TAA”	tactical asset allocation
“TARP”	The U.S. Troubled Asset Relief Program
“Thailand”	The Kingdom of Thailand
“Tier 1 Agent”	a contracted agent of the Company or any of its subsidiaries or branches as of 31 August 2010, who remains as an agent as of the date of this prospectus, whose primary place of work is in Hong Kong, who is a Hong Kong resident and has had a length of service with the Company or its subsidiaries or branches of 10 years or more or who holds the position of District Director, Senior District Director or Executive District Director, excluding the directors and chief executive of the Company or any of its subsidiaries or branches and existing beneficial owners of Shares or of shares of any of the subsidiaries of the Company or their respective associates
“Tier 2 Agent”	a contracted agent of the Company or any of its subsidiaries or branches as of 31 August 2010, who remains as an agent as of the date of this prospectus, whose primary place of work is in

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	Hong Kong, who is a Hong Kong resident and is not a Tier 1 Agent, excluding the directors and chief executive of the Company or any of its subsidiaries or branches and existing beneficial owners of Shares or of shares of any of the subsidiaries of the Company or their respective associates
“Towers Watson”	Towers Watson Pennsylvania Inc., as further described in the Actuarial Consultant’s Report set forth in Appendix III to this prospectus, an actuarial consultant engaged to perform certain review work and provide opinions on certain matters related to our insurance business
“Track Record Period”	the period comprising the three fiscal years ended 30 November 2009 and the six months ended 31 May 2010
“Underwriters”	the Hong Kong Underwriters and the International Underwriters
“Underwriting Agreements”	the Hong Kong Underwriting Agreement and the International Placing Agreement
“United States” or “U.S.”	the United States of America, its territories, its possessions and all areas subject to its jurisdiction
“U.S. dollar” or “US\$”	U.S. dollar, the lawful currency of the United States
“U.S. Exchange Act”	The U.S. Securities Exchange Act of 1934, as amended, and the rules and regulations promulgated thereunder
“U.S. GAAP”	generally accepted accounting principles in the United States
“U.S. Securities Act”	The U.S. Securities Act of 1933, as amended, and the rules and regulations promulgated thereunder
“U.S. Treasury”	the fiscal treasury of the U.S. Government (i.e. the general fund that is, in essence, the bank account of the U.S. taxpayer)
“U.S. Treasury Department”	The United States Department of the Treasury, the executive agency responsible for promoting economic prosperity and ensuring the financial security of the United States; the U.S. Treasury Department, among other things, is responsible for managing federal finances, collecting taxes and managing government accounts and public debt
“Vietnam”	The Socialist Republic of Vietnam
“White Form eIPO service”	the facility for making an application for Hong Kong Offer Shares to be transferred into the applicant’s own name by submitting an application online through the designated website of www.eipo.com.hk