



HEALTHIER, LONGER,
BETTER LIVES

AIA Guided Portfolios

Valid from 1 April 2024 to 31 March 2025

Annual Strategic Asset Allocation Update for Guided Portfolios

It is important for you to know and understand your risk tolerance level as well as the level of risk associated with your investment before making any investment decisions. The investment options available to you may have very different features and risk profiles. Some of these investment features may contain higher risks than others.

The Strategic Asset Allocation which was constructed for AIA by Mercer provided herein is provided for reference only. The information contained herein does not take into account your particular investment objectives, financial situations or needs, nor is it intended to be an individualized investment advice relating to your particular circumstances. No investment decision should be made based on this information without first obtaining appropriate professional advice and considering your circumstances.¹

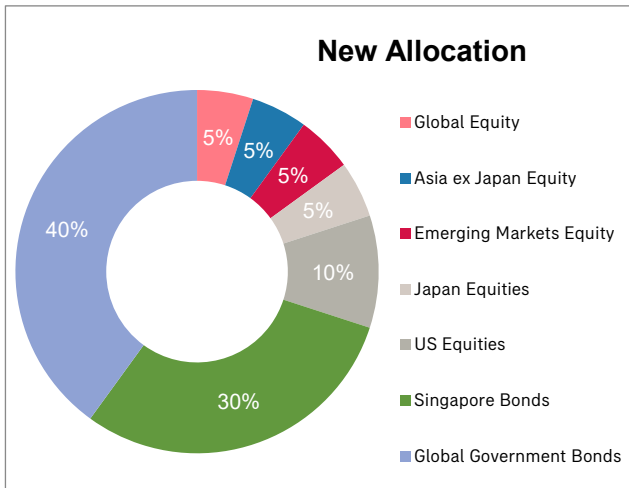
The Guided Portfolio is how you can use AIA's ILP funds to apply the Strategic Asset Allocation developed by Mercer.

You may contact our AIA Customer Service at 1800 248 8000 or sg.ecare@aia.com or contact your AIA Financial Services Consultant to adjust your portfolio to the new Guided Portfolio.

¹ See Important Notices on the last page of this section.

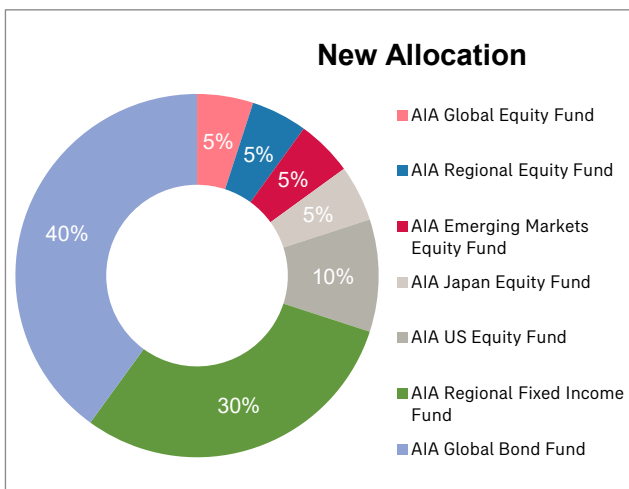
Pro Cautious

Strategic Asset Allocation - Valid from 1 April 2024 to 31 March 2025



	Old	New
REITs	5%	0%
Global Equity	10%	5%
Asia ex Japan Equity	5%	5%
Emerging Markets Equity	5%	5%
Japan Equities	0%	5%
US Equities	0%	10%
Singapore Bonds	75%	30%
Global Government Bonds	0%	40%

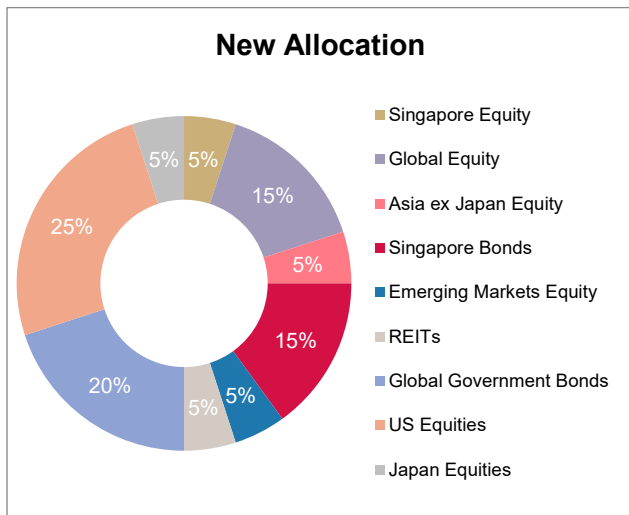
Strategic Asset Allocation Implemented Through AIA ILP Funds



	Old	New
AIA Global Equity Fund	10%	5%
AIA Regional Equity Fund	5%	5%
AIA Emerging Markets Equity Fund	5%	5%
AIA Regional Fixed Income Fund	75%	30%
AIA Global Bond Fund	0%	40%
AIA US Equity Fund	0%	10%
AIA Japan Equity Fund	0%	5%
AIA Global Property Returns Fund	5%	0%

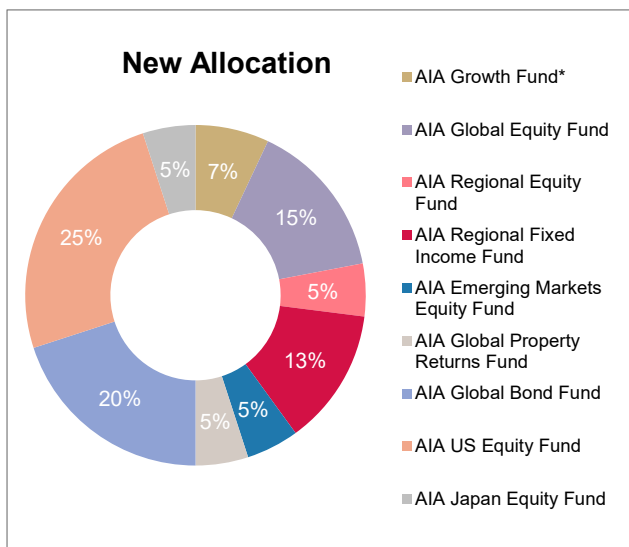
Pro Balanced

Strategic Asset Allocation - Valid from 1 April 2024 to 31 March 2025



	Old	New
Singapore Equity	5%	5%
Global Equity	25%	15%
Asia ex Japan Equity	10%	5%
Singapore Bonds	40%	15%
Greater China Equity	5%	0%
Emerging Markets Equity	10%	5%
REITs	5%	5%
Global Government Bonds	0%	20%
US Equities	0%	25%
Japan Equities	0%	5%

Strategic Asset Allocation Implemented Through AIA ILP Funds

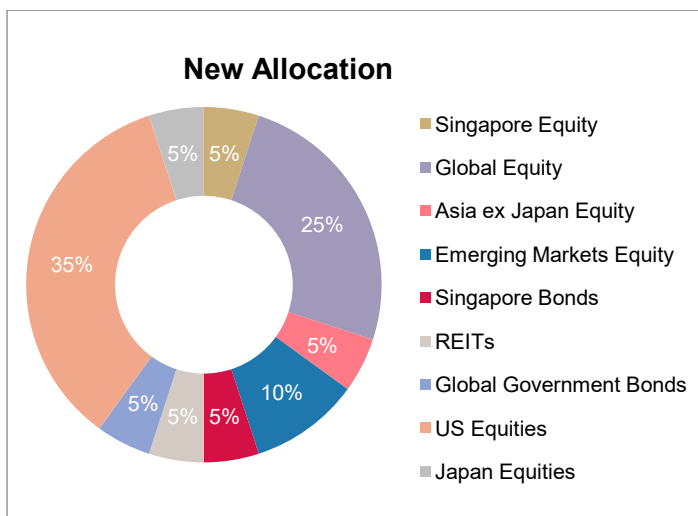


	Old	New
AIA Growth Fund*	7%	7%
AIA Global Equity Fund	25%	15%
AIA Regional Equity Fund	10%	5%
AIA Regional Fixed Income Fund	38%	13%
AIA Greater China Equity Fund	5%	0%
AIA Emerging Markets Equity Fund	10%	5%
AIA Global Property Returns Fund	5%	5%
AIA Global Bond Fund	0%	20%
AIA US Equity Fund	0%	25%
AIA Japan Equity Fund	0%	5%

* AIA Growth Fund is a balanced fund with 70% allocation in Singapore Equity and 30% in Singapore Bonds.

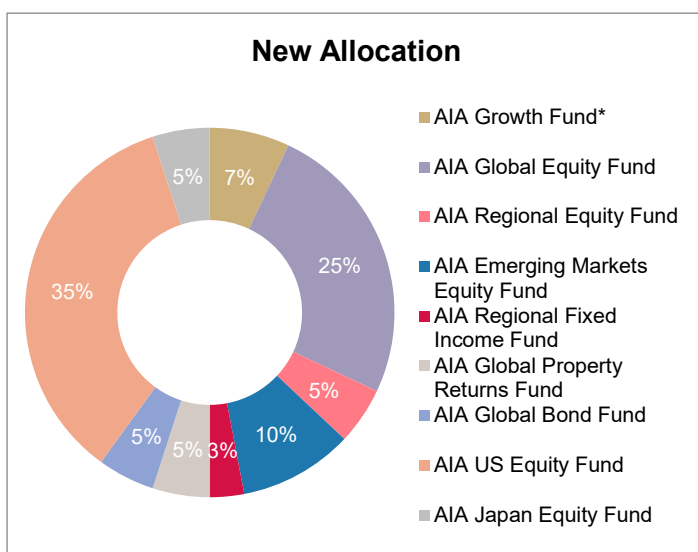
Pro Optimiser

Strategic Asset Allocation - Valid from 1 April 2024 to 31 March 2025



	Old	New
Singapore Equity	5%	5%
Global Equity	40%	25%
Asia ex Japan Equity	20%	5%
Emerging Markets Equity	10%	10%
Singapore Bonds	15%	5%
Greater China Equity	5%	0%
REITs	5%	5%
Global Government Bonds	0%	5%
US Equities	0%	35%
Japan Equities	0%	5%

Strategic Asset Allocation Implemented Through AIA ILP Funds

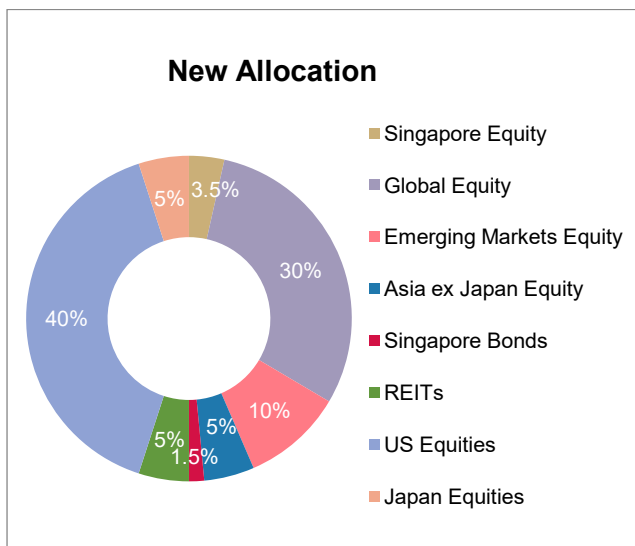


	Old	New
AIA Growth Fund*	7%	7%
AIA Global Equity Fund	40%	25%
AIA Regional Equity Fund	20%	5%
AIA Emerging Markets Equity Fund	10%	10%
AIA Regional Fixed Income Fund	13%	3%
AIA Greater China Equity Fund	5%	0%
AIA Global Property Returns Fund	5%	5%
AIA Global Bond Fund	0%	5%
AIA US Equity Fund	0%	35%
AIA Japan Equity Fund	0%	5%

*AIA Growth Fund is a balanced fund with 70% allocation in Singapore Equity and 30% in Singapore Bonds.

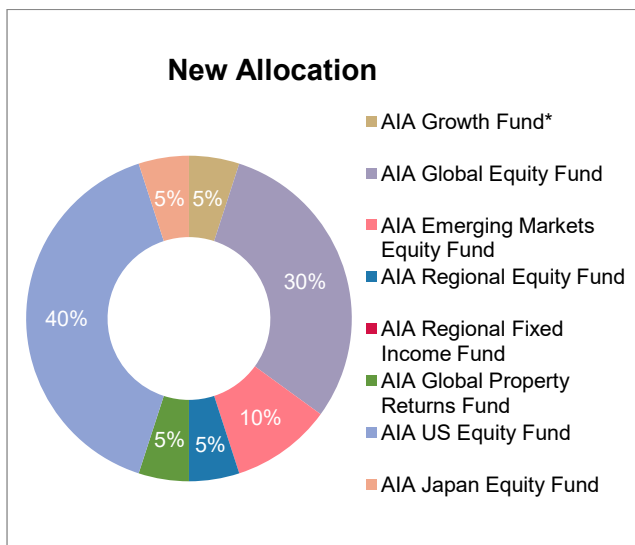
Pro Adventurous

Strategic Asset Allocation - Valid from 1 April 2024 to 31 March 2025



	Old	New
Singapore Equity	5%	3.5%
Global Equity	45%	30%
Emerging Markets Equity	15%	10%
Asia ex Japan Equity	20%	5%
Singapore Bonds	5%	1.5%
Greater China Equity	5%	0%
REITs	5%	5%
US Equities	0%	40%
Japan Equities	0%	5%

Strategic Asset Allocation Implemented Through AIA ILP Funds



	Old	New
AIA Growth Fund*	7%	5%
AIA Global Equity Fund	45%	30%
AIA Emerging Markets Equity Fund	15%	10%
AIA Regional Equity Fund	20%	5%
AIA Regional Fixed Income Fund	3%	0%
AIA Greater China Equity Fund	5%	0%
AIA Global Property Returns Fund	5%	5%
AIA US Equity Fund	0%	40%
AIA Japan Equity Fund	0%	5%

* AIA Growth Fund is a balanced fund with 70% allocation in Singapore Equity and 30% in Singapore Bonds.

Important Notices

This material has been prepared by Mercer for the use of AIA and is for informational purposes only.

Investments in the ILP sub-fund(s) are subject to investment risks including the possible loss of the principal amount invested. Investments in the ILP sub-fund(s) are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

Any access to confidential and proprietary information via Guided Portfolios that may be developed by AIA is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. AIA via Guided Portfolios do not give any representations or warranties as to the accuracy of any information provided to you and does not accept any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice.

This does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or products or constitute a solicitation on behalf of any of the investment managers, their affiliates, products or strategies the information of which may be contained herein. Such an offer may be made only by delivery of separate confidential offering documents to institutional investors or other qualified investors pursuant to the private placement provisions of the Securities and Futures Act (Cap. 289 of Singapore) and relevant rules and regulations. The contents and information contained herein have not been reviewed nor endorsed by the Monetary Authority of Singapore and/or any other regulatory authorities.

Guided Portfolio investors are clients of AIA, not of Mercer. References to Mercer shall be construed to include Mercer LLC and/or its associated companies and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services.