

WEALTH MANAGEMENT

AIA PLATINUM PRO SECURE

Live a richer life with experiences that truly matter to you



Live a fuller, richer life with AIA Platinum Pro Secure, the plan that helps you to build your wealth efficiently while providing the security of life protection.

POWERED BY

AIA Vitality

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

Protection while your wealth soars to greater heights

You recognise that life is more than the material. You want a life well lived, with the freedom to broaden your experiences and pursue your passions. With AIA Platinum Pro Secure, you can now continue to build your wealth while enjoying the security of life protection, so you and your loved ones can live a richer life in all the ways that count.





A wealth of benefits await you

AIA Platinum Pro Secure is here to not only help you grow the value of your wealth but also the value of your experiences. With the twin benefits of wealth accumulation and life protection in one plan, you can focus on what truly matters to you.

Boost potential returns in 20 years

With AIA Platinum Pro Secure, you only need to pay premiums for 20 years, throughout the peak of your income earning potential. In return, your premiums are invested for you as you get to watch your wealth accumulate while being covered against death¹ and disability² (optional cover), ensuring that your loved ones will be well taken care of, should the unforeseen happen.

To partner you in growing your wealth faster, we will award you with additional units in a bonus account on top of your main account. These additional bonus units³ allow you to reap potential returns over and above your original premiums, giving you a boost on your investment so you can do more with your wealth.

Guaranteed protection

Enjoy guaranteed coverage for 15 years⁴ regardless of your account value as long as you keep up with your payments and do not make any withdrawals.

Your expert investment portfolio - simplified

AIA Platinum Pro Secure takes the complexities out of investing. You get exclusive access to Guided Portfolios which are put together by AIA. A choice of 3 portfolios are offered - Pro Adventurous, Pro Balanced or Pro Cautious - to suit varying risk appetites, investment horizons and targeted returns. Designed to optimise your returns while minimising risk, each portfolio is thoroughly researched and well-diversified across asset classes, built on Mercer's insights and knowledge.

Guided Portfolios are reviewed annually based on professional research and market outlook. AIA Platinum Pro Secure connects you with the pulse of the market and empowers you to take control of your investments. For the astute investors, you have the flexibility to pick your own basket of funds to suit your changing needs.

EXPERT ADVICE

Professional guidance helps you avoid the pitfalls of emotional investing and timing the markets, designed to optimise your returns for the long term.

Mercer

Mercer Investments has 50 years of experience advising institutional investors in over 50 countries, providing complete investment solutions to organisations of all types and size. Globally, Mercer Investments has over 3,600 clients, with assets under advisement (AuA) of US\$16.0 trillion.[^]

[^] Assets under advisement includes aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2020 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database.

Enhance your plan with benefits that go above and beyond

First-in-market with free step up critical illness coverage

Step up your coverage with critical illness protection

You want the security of knowing that your investments will be protected, especially when life takes an unexpected turn. The optional Step Up Critical Protector rider enhances your plan by providing additional coverage for a range of critical illnesses, so you can fully focus on recovery without compromising your current lifestyle.

What's more, your critical illness coverage automatically increases by 5% from the original coverage amount every 4 years⁵ at no extra premiums or medical check-ups, giving you enhanced protection when you might most need it. And if the worst does happen, your plan will continue even after the coverage from your rider is paid out.

POWERED BY **AIA Vitality**

Better Choice, Better Health

Make the choice towards better health than before with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. Through a wide spectrum of tools and benefits that target different aspects of your health, AIA Vitality supports you to make positive behavioural changes that improve your overall wellness.

Besides physical health, AIA Vitality also takes care of your financial health with exclusive insurance benefits that you can enjoy on selected AIA plans and riders. Enjoy additional insurance coverage (also known as PowerUp Dollar) or premium discounts on a range of AIA protection and long-term savings plans. The higher your Vitality status, the more you'll have to look forward to – so boost your insurance needs with AIA Vitality today!

How AIA Vitality works with your plan

Power up your financial health with a Vitality-integrated AIA Platinum Pro Secure plan! Enjoy PowerUp Dollar and premium discounts on eligible riders as you get healthier and improve your AIA Vitality status.

With PowerUp Dollar, you will enjoy an additional 10% coverage on top of your basic coverage amount from policy inception without paying any extra premiums. By adding on the Step up Critical Protector rider, you will also get an additional 10% coverage of the rider's coverage amount. As you improve your AIA Vitality status, you will receive even more PowerUp Dollar – which means more coverage for you without any additional costs!

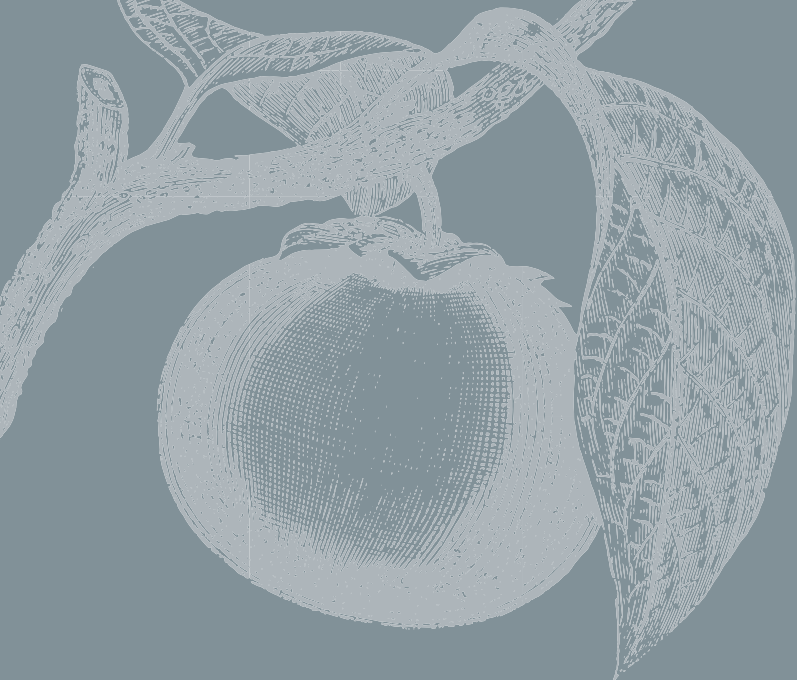
Will this plan help me achieve my goals?

If you aspire to:

- See your growing wealth rise to greater heights
- Invest confidently with expert guidance
- Enjoy the security of lifetime coverage with critical illness protection
- Live better and reap richer rewards in your physical and financial well-being

And are prepared to pay premiums for 20 years, AIA Platinum Pro Secure will help to take your finances to greater heights.





How this plan works

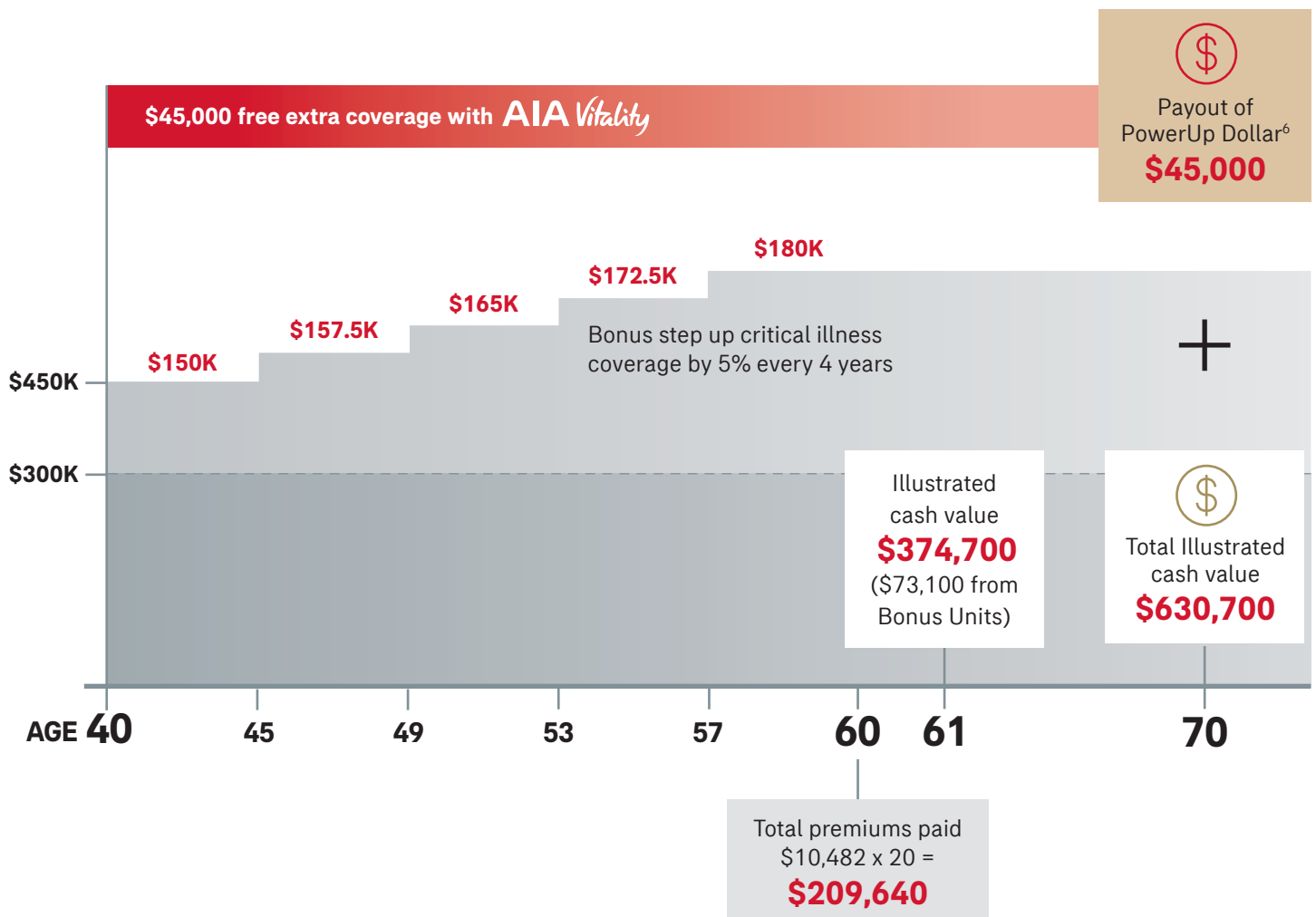
Jason, age 40, non-smoker

Financial Needs Wealth accumulation and life coverage.

Priorities Active family man who wants to ensure his family will be provided for, in case critical illness strikes.

Plan purchased

- AIA Platinum Pro Secure with a coverage amount of \$300,000 for death.
- Adds on Step Up Critical Protector rider for a coverage amount of \$150,000.
- Based on his risk appetite, he selects the Pro Balanced portfolio.
- Jason maintains gold for his AIA Vitality status throughout his plan and enjoys PowerUp Dollar⁶ of \$45,000 (10% of his total coverage amount).



Note: The total illustrated cash values are based on illustrated investment rate of returns of 8% p.a. (before deducting the annual management charge) and are used purely for illustrative purposes. Based on an illustrated investment rate of returns of 4% p.a. (before deducting the annual management charge), the total illustrated cash value of Jason's plan is \$236,400 (\$48,000 from bonus units) at age 61 and \$257,200 at age 70. A 1.18% annual fund management charge is assumed and all fees and charges have been included. The fees and charges are not guaranteed and may be revised in the future at AIA's discretion. The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s) invested. The performance of the fund(s) is not guaranteed and the cash value may be less than the capital invested. For more details, you should refer to the Policy Illustration, which can be obtained from your AIA Financial Services Consultant.

General Note:

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

- ¹ The death benefit for this plan is the higher of the insured amount including any top-ups, less withdrawals, or the policy value including bonus units after applicable fees and charges have been deducted (if any). For AIA Vitality members, additional death benefit from PowerUp Dollar will be paid out too.
- ² Optional disability coverage is up to age 70.
- ³ Bonus units can only be withdrawn or used to pay charges from the 20th policy anniversary.
- ⁴ The No Lapse Privilege applies to both the Basic Policy and any unit deducting attaching riders and is only available for first 15 years of your policy.
- ⁵ Step Up Critical Protector coverage is capped at 120% of the critical illness insured amount from year 17. Coverage for Step Up Critical Protector is up to age 100.
- ⁶ PowerUp Dollar may increase or decrease at each policy anniversary depending on the Insured's AIA Vitality status and will be paid out upon death or at the 30th policy anniversary if the Insured is still an active AIA Vitality member

Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.

AIA Platinum Pro Secure is a limited premium payment term Investment-linked Plan (ILP) offered by AIA, which invests in ILP sub-fund(s). Investments in this plan 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 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. 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. Guided Portfolios does 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 material has been prepared by AIA and is for informational purposes only.

You should seek advice from a qualified advisor and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant or Insurance Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

This brochure is not a contract of insurance. The precise terms and conditions of this plan, including exclusions whereby the benefits under your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The information is correct as at 01 April 2021.

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 a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$326 billion as of 31 December 2020.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident 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, partners and employees across Asia, AIA serves the holders of more than 38 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”).

AIA Singapore Private Limited
(Reg. No. 201106386R)

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