

SAVINGS / PROTECTION

AIA SMART GROWTH



**The smarter way  
to secure your  
financial future**

[AIA.COM.SG](http://AIA.COM.SG)





## Enjoy the certainty of savings for the future

Everybody wants the certainty of savings for the future, and the peace of mind that financial security brings.

That's why we have designed AIA Smart Growth – a regular premium savings plan that helps you grow your money, while providing you with life protection.

Whether you're young and single or just married, a parent with young kids or planning for your retirement, AIA Smart Growth is a smart way to help you secure your financial future. AIA Smart Growth also offers choices of maturity terms to suit your future financial needs.

## Potential to earn attractive returns

AIA Smart Growth gives you the potential to earn yearly bonuses and a maturity bonus. With the amount you receive at maturity, AIA Smart Growth can help to:

Provide a nest egg for your retirement

Pay for your children's university education costs

Provide future funds to maintain your desired lifestyle

## Examples

Mrs Tan has a 1-year-old daughter. She would like to start building up funds for her daughter's university education by insuring her daughter with AIA Smart Growth 18. She intends to set aside S\$2,400 a year for the next 12 years.

Annual Premium (Payable for 12 years)	Projected Maturity Amount for AIA Smart Growth 18			Projected Return at Maturity <sup>1</sup>
	Guaranteed	Non- Guaranteed <sup>1</sup>	Total	
S\$2,400	S\$31,930	S\$15,674	S\$47,604	4.0%

Mr Chew is a 35-year-old manager who would like to plan for his retirement with AIA Smart Growth 24, setting aside S\$6,000 a year for the next 12 years.

Annual Premium (Payable for 12 years)	Projected Maturity Amount for AIA Smart Growth 24			Projected Return at Maturity <sup>1</sup>
	Guaranteed	Non- Guaranteed <sup>1</sup>	Total	
S\$6,000	S\$91,600	S\$70,340	S\$161,940	4.4%

## Pay only 12 years' premiums

AIA Smart Growth gives you a smart advantage that, in just 12 years, your total premiums<sup>2</sup> will be paid in full. What's more, your premiums are guaranteed<sup>2</sup> to never increase throughout the 12 years, regardless of your age or health.

## Flexibility of three maturity terms to choose from

AIA Smart Growth also gives you the flexibility of three different maturity terms to choose from, available for terms 18, 21 and 24 years, to meet your different financial objectives.

## Purchase additional insurance without the need for underwriting<sup>3</sup>

Because we understand you have changing financial needs, AIA Smart Growth gives you the option to purchase a new whole life or endowment plan, without the need for a medical examination or underwriting.

When you exercise the option, you may purchase a new whole life or endowment plan for up to 100% of the insured amount or S\$150,000, whichever is lower<sup>4</sup>.

## Give yourself and your family peace of mind

In the unfortunate event of death, your loved ones will receive the higher of the insured amount or the total premiums paid<sup>5</sup>, plus any bonuses.

Should total and permanent disability occur before age 65, the total and permanent disability insured amount plus any bonuses will be payable.

## Enhance your coverage to meet your protection needs

You can opt to enhance your coverage with a wide range of optional benefits, including protection for critical illnesses and hospitalisation.

## Talk to AIA now for your savings needs!

Just call your AIA Financial Services Consultant for an AIA Financial Health Check today and find out how AIA Smart Growth can help meet your savings needs. Alternatively, you can call our AIA Customer Care Hotline at 1800 248 8000.

## How's your financial health? Take the **AIA** Financial Health Check today!

### Notes:

<sup>1</sup> Based on a projected investment rate of return of 5.25%. The fund asset allocation for the examples above is assumed to be 25% to 35% invested in asset classes such as listed equities, unlisted equities, mutual funds and real estate, with the remaining 65% to 75% invested in fixed income securities. As investment returns in equities, mutual funds and real estate may be volatile and the projected rate of return and the bonus rates used for the examples are not guaranteed, actual benefits may vary significantly from the amount shown in the above examples according to the future experience of the fund. The projected return at maturity also depends on a number of factors such as the total amount of premiums paid, length of maturity term, etc.

<sup>2</sup> Not applicable to optional benefits purchased.

<sup>3</sup> Applicable to standard lives only. The option cannot be exercised before the policy anniversary following your 18<sup>th</sup>, 21<sup>st</sup>, 24<sup>th</sup> birthday for AIA Smart Growth 18, AIA Smart Growth 21, AIA Smart Growth 24 respectively, and will expire on the policy anniversary following your 52<sup>nd</sup> birthday. Subject to the stated age restriction, the option may be exercised on the 12<sup>th</sup> policy anniversary, or on any of the policy anniversaries every 2 years thereafter as well as on the maturity date, as detailed in the following table.

Policy Anniversary	AIA Smart Growth 18	AIA Smart Growth 21	AIA Smart Growth 24
12 <sup>th</sup>	✓	✓	✓
14 <sup>th</sup>	✓	✓	✓
16 <sup>th</sup>	✓	✓	✓
18 <sup>th</sup>	✓	✓	✓
20 <sup>th</sup>	N/A	✓	✓
21 <sup>st</sup>	N/A	✓	N/A
22 <sup>nd</sup>	N/A	N/A	✓
24 <sup>th</sup>	N/A	N/A	✓

If you are aged 41 and above when you purchase AIA Smart Growth 18, 21 or 24, you will not be eligible for this benefit. The option may only be exercised once (regardless of the amount purchased).

<sup>4</sup> The option may not be exercised for the purchase of a new whole life or endowment plan of less than S\$10,000.

<sup>5</sup> The total premiums paid exclude any additional premiums paid for a non-standard life (please refer to the policy contract), as well as for any additional riders and before adjustment for size of coverage amount or premium payment mode.

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

In case of inconsistency between the English and Chinese version, the English version shall prevail. In case of doubt, you should always refer to the English version.

This brochure is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract.

The information in this brochure is correct at the time of printing (October 2007).

