



Your wealth, your family, your enduring legacy

Reward the next generation with the gift of lasting wealth



Create a legacy that is strong, stable and enduring

You have worked hard to accumulate your wealth, and as a result, you know that life may not always be smooth sailing. By spending quality time with your family, you are offering them the benefit of your experience and preparing them to navigate through life's calm, as well as turbulent times.

What is more, by making wealth transfer a significant part of your financial planning, you are securing the anchor that ensures your family's lifestyle will not be compromised even, and especially during life's uncertainties.

AIA Platinum Legacy series plans are uniquely designed to help you enhance and protect your current financial assets, while enabling wealth transfer in accordance with your wishes. Through your enduring legacy, your children are empowered to take the helm and provide their future generations with the same strength and stability that you have given them.

Ensure that your legacy is an enduring one

Overcoming the barriers to fair and harmonious wealth transfer

As a highly affluent individual, you may already have the knowledge to enhance your wealth with astute financial decisions – such as investing in property, choosing the most profitable equities and succeeding in your business ventures.

However, your challenge lies in protecting this wealth for the next generation and ensuring that its distribution is in keeping with your wishes.

This is where the AIA Platinum Legacy series plans come in. Not only do they complement your existing assets, they also offer you the confidence that there is little left to chance when it comes to wealth transfer to the next generation.

This means assisting you in:

- **avoiding the market volatility associated with assets such as property, equities and even the family business**
- **ensuring that the wealth you leave behind will have a guaranteed minimum value for the benefit of your beneficiaries**
- **arranging for an equitable distribution of your wealth, which will minimise the potential for family friction after your passing**



Enhance and Protect

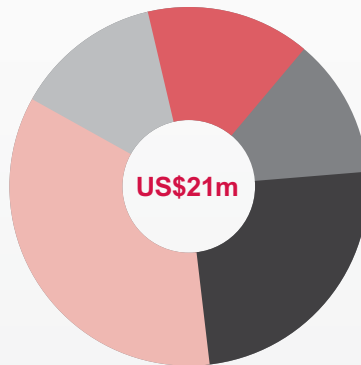
Creating an enduring legacy begins with careful planning

Your asset portfolio could include a significant amount of liquid cash or cash equivalents. While there is security in these assets, the returns may be negligible. On the other hand, higher-return assets such as equities, property and the family business can be volatile to market conditions or other complicating factors.

The AIA Platinum Legacy series plans can help you to enhance your wealth during your lifetime – with an attractive interest crediting rate on your initial premium that is guaranteed for the first seven years. What is more, the interest crediting rate is guaranteed at no less than 2% per annum as long as you own the policy. This way, you can more accurately predict the increase in the value of your policy year on year while enjoying the very comfortable lifestyle with which you are accustomed. In addition, your beneficiaries will receive a guaranteed death benefit – which is money that will be paid directly to them in the event of your passing.

This is an example of how a highly affluent individual, much like you, could benefit from an AIA Platinum Legacy series plan.

Mr. Lim's total wealth is valued at US\$21m and he plans to leave an equal amount of US\$7m to each of his three children. However, his wealth is made up of a number of assets.

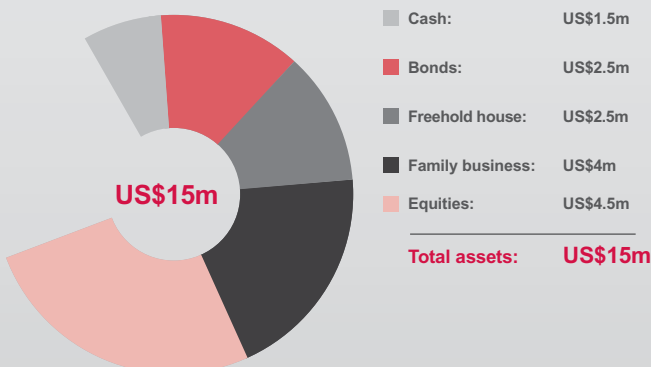


Cash:	US\$3m
Bonds:	US\$3m
Freehold house:	US\$3m
Family business:	US\$5m
Equities:	US\$7m
Total assets:	US\$21m

Without AIA Platinum Legacy

Unfortunately, Mr. Lim passes away during an economic downturn. As a result, many of his assets are significantly devalued. In addition, the family business comes under pressure – which means tapping into a large portion of the liquid cash.

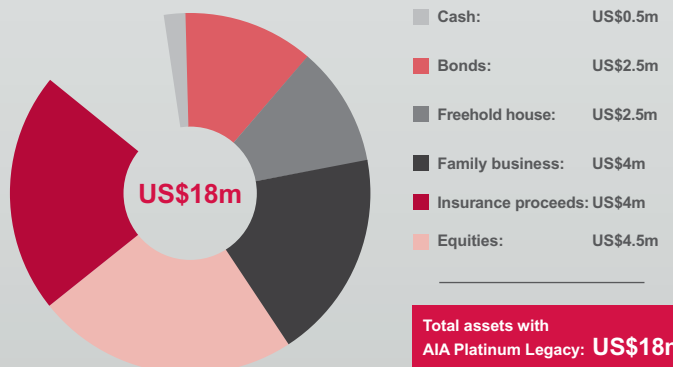
With Mr. Lim's assets now valued at just US\$15m, his children have some tough decisions to make. While there is a reduced amount of cash available for distribution, liquidating assets such as equities, bonds and property under the current market conditions is out of the question – as it would greatly diminish the value of their father's legacy.



With AIA Platinum Legacy

Mr. Lim purchases an AIA Platinum Legacy series plan for US\$1m cash. When he passes away, his children receive insurance proceeds of US\$4m – which provides sufficient liquid cash to support the family business in the short term.

Furthermore, these insurance proceeds enable Mr. Lim's children to avoid a 'fire sale' liquidation of assets at a time when market conditions are far from ideal.



The above illustration is based on a 49-year-old male Singapore resident, non-smoker with no medical impairments.



Transfer and Preserve

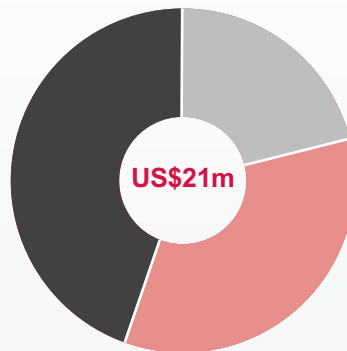
Maintain family harmony with a fair distribution of your wealth

By their nature, illiquid assets such as property or the family business are hard to divide – but more critically, they can become the cause of a divide within your family after your passing.

With the AIA Platinum Legacy series plans, you have the ability to enable wealth transfer that is fair and harmonious for your family by allocating specific portions of your wealth to specific beneficiaries. At the same time, you can also preserve this wealth in order to ensure the optimum lifestyles for your beneficiaries.

This is an example of how a highly affluent individual, much like you, could benefit from an AIA Platinum Legacy series plan.

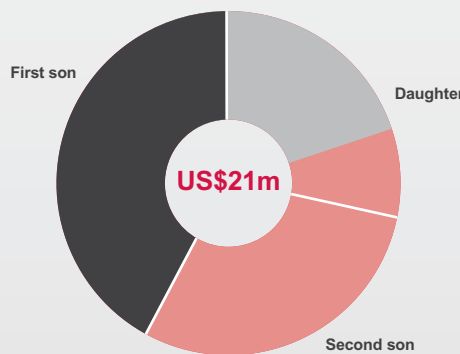
Mr. Lim's total wealth is valued at US\$21m. He plans to leave an equal amount of US\$7m to each of his three children.



Family business:	US\$9m
Other assets:	US\$8m
Freehold house:	US\$4m
Total assets:	US\$21m

Without AIA Platinum Legacy

His second son and his daughter have established careers outside the family business, but his eldest son is interested in running it. His daughter is married and has her own children, and lives in the family home to take care of her father. Naturally, she prefers to stay in the family home even after Mr. Lim passes away. These conditions make it complicated for Mr. Lim to ensure fair and equal distribution of his wealth after his passing.

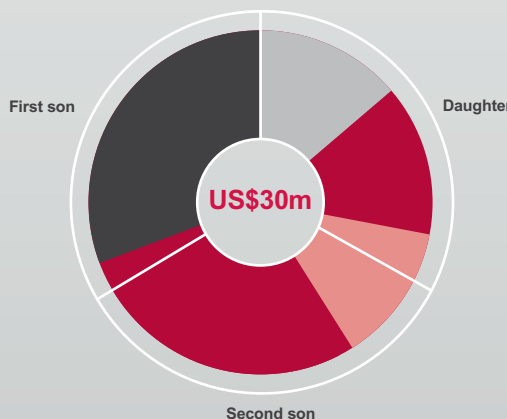


First son	Family business:	US\$9m
Daughter	Freehold house:	US\$4m
Second son	Other assets:	US\$6m
Total assets:	US\$21m	

Unequal distribution

With AIA Platinum Legacy

Mr. Lim purchases an AIA Platinum Legacy series plan for a total of US\$3m during his lifetime. When he passes away, his children receive insurance proceeds of US\$12m cash. This boosts the total value of his assets, and facilitates the equal distribution of US\$10m to each of his three children.



Daughter	Freehold house:	US\$4m
	Insurance proceeds:	US\$4m
	Other assets:	US\$2m
Total:	US\$10m	
Second son	Insurance proceeds:	US\$7m
	Other assets:	US\$3m
Total:	US\$10m	
First son	Family business:	US\$9m
	Insurance proceeds:	US\$1m
Total:	US\$10m	

Fair and equal distribution

Total assets with AIA Platinum Legacy: US\$30m

The above illustration is based on a 49-year-old male Singapore resident, non-smoker with no medical impairments.



A choice of two plans to enhance, protect, transfer and preserve your legacy

Select the ideal plan to help you fulfil your wealth transfer intentions

AIA Platinum Legacy series plans are non-participating whole life insurance plans called 'universal life'. Like traditional whole life insurance plans, they provide life insurance protection – which means that your beneficiaries will receive cash payouts in the event of your passing.

One advantage of universal life plans is that they offer greater transparency than traditional life plans when it comes to accumulation of value, as the crediting rates and charges are explicit.

What is more, universal life plans such as AIA Platinum Legacy series offer you greater flexibility with the ability to:

- fund your premium in one lump sum, or at regular intervals over time. You can also choose the amount and frequency of payment, so long as the minimum premium requirement is observed;
- invest more money at the available crediting rate by 'overfunding'ⁱ your policy;
- make free partial withdrawals from the 11th policy year onwardsⁱⁱ, or take a policy loanⁱⁱⁱ, if you require access to cash;
- choose from two Death Benefit options* to suit the needs of your beneficiaries;
- increase* or decrease your insured amount throughout your lifetime^{iv}.

* AIA Platinum Legacy only

There are two plans from which to choose:

AIA Platinum Legacy Preserver

This plan provides added security with the No Lapse Privilege feature, which acts as a preventative measure against early policy termination if the Accumulation Value does not increase as projected. As a result, the crediting rate for this plan is lower than that of AIA Platinum Legacy. This plan may be suitable for you if you are willing to sacrifice some returns for added security.

AIA Platinum Legacy

This plan offers a higher crediting rate than that of AIA Platinum Legacy Preserver. However, it does not offer the No Lapse Privilege feature. It does provide a choice of two Death Benefits – for your beneficiaries to receive either the higher of the policy's insured amount or Accumulation Value, or the sum of the two. This plan may be more suitable for those who are primarily concerned about maximising returns and are less concerned about the possible need to make future premium payments to maintain their policy.

Key benefits

- Premium payment choices
- Minimum guaranteed crediting rate of 2% per annum
- Guaranteed crediting rate on your initial premium for the first seven years
- Accelerated payment of the Death Benefit for Terminal Illness
- Access to cash value
- Transparent fee structure
- Quarterly Statements to facilitate monitoring
- No Lapse Privilege available for AIA Platinum Legacy Preserver plans

Product information at a glance

Description	AIA Platinum Legacy	AIA Platinum Legacy Preserver
Plan Type	Universal Life	
Currency	USD	
Issue Ages (Age Last Birthday, for all country groupings)	18 – 75	18 – 70
Death Benefit	Two options: 1) The higher of the insured amount or Accumulation Value; OR 2) The sum of the insured amount and Accumulation Value ^v	The higher of the insured amount or the Accumulation Value ^v
Minimum Insured Amount	US\$500,000	
Minimum Guaranteed Crediting Rate	2% per annum	
Premium Payment Modes	Single or multi-pay	
Issuing Company	AIA Singapore Private Limited	
Policy Governing Law	Singapore	
Minimum Premium Requirement Period	First 8 policy years (on a cumulative basis)	
Premium Charge ^{vi}	The initial Premium Charge rate is 6%. Subsequent premiums will be subjected to a variable charge rate not to exceed 6%.	
Administration Charge ^{vi}	Deducted monthly for 5 years. Refer to the Product Summary for an explanation of charges and applicable rates.	
Insurance Risk Charge ^{vi}	Deducted monthly for the life of the policy. The rate is guaranteed for the first 5 policy years. Refer to the Product Summary for applicable rates.	
Partial Withdrawal Charge	Applicable to Partial Withdrawals made within the first 15 years. Partial Withdrawals from the 11 th policy year onwards may be free of charge if certain requirements are satisfied ⁱⁱ .	
Maturity	Whole of life	

Frequently Asked Questions

It is always our intention to write in plain English, and to be as transparent as possible when describing our products. The questions and answers below reflect the most common concerns raised by our customers. If you have any other questions not addressed here, please ask your AIA Financial Services Consultant for more information. Alternatively, you may visit our website at AIA.COM.SG or contact our AIA High Net Worth Service Line at (65) 6248 8868.

Q1. Is the crediting rate of interest guaranteed?

The interest crediting rate applied to your initial premium is guaranteed for the first seven years of the plan. The interest rate applied to any premium paid after your initial premium, and to your initial premium after the first seven years, is determined at our discretion and is subject to market conditions. However, it is guaranteed at no less than 2% per annum.

Q2. Can I increase my insured amount during the policy term?

If you choose the AIA Platinum Legacy plan (instead of AIA Platinum Legacy Preserver), you can enhance your insured amount in increments of not less than US\$100,000. You can choose to do this at any time after the first policy year (subject to our acceptance and evidence of insurability).

Q3. What is the 'Minimum Premium Requirement'?

In order to keep your policy in force, your policy must meet the Minimum Premium Requirement. The minimum premium is the smallest amount of money that you must pay towards your policy to maintain it. You must maintain the minimum premium cumulatively in each of the first eight policy years. The Minimum Premium Requirement is calculated based on the applicable Minimum Required Premium rate. The rate is based on the Insured's entry age, class of risk, gender, smoker status and country of residence. For details on Minimum Required Premium rates, please refer to the Product Summary.

Q4. What would cause my policy to lapse?

Your policy may lapse if:

- a) you fail to meet the Minimum Premium Requirement;
- b) the Accumulation Value for the first five policy years, or the Cash Value *after* the first five policy years, is not sufficient to cover the monthly charges, and loan amount plus interest (if any); or
- c) the amount of outstanding loan plus interest (if any) exceeds the Accumulation Value during the first five policy years, or the Cash Value *after* the first five years.

If any of these situations occur, you will be advised in writing and offered a 31-day Grace Period in which to make the top-up premium payment.

However, if you choose the AIA Platinum Legacy Preserver plan, the No Lapse Privilege will protect your policy from lapsing in situation (b) or (c) so long as the requirements to maintain this privilege are satisfied. Please refer to the Product Summary for details.

Q5. Are there any exclusions?

There are certain conditions under which no benefits will be payable, such as suicide within one year from the policy issue date or date of reinstatement (whichever is later), and any pre-existing conditions which were not declared on the application form and accepted by us. Please refer to the Product Summary for details.

Q6. Can I change my mind after I have signed up for the policy?

Yes. If you sign up for an AIA Platinum Legacy or AIA Platinum Legacy Preserver plan and change your mind for any reason, you may cancel the plan by writing to us within 14 days from the date that you receive your policy document.

- i You have the option to pay more premium than that required to achieve your desired Accumulation Value by your specified date. Such premiums are subject to our approval.
- ii A Partial Withdrawal Charge is applicable during the first fifteen (15) years of your policy, as well as from the effective date of any increment in your insured amount. We offer a Free Partial Withdrawal Limit from the eleventh (11th) policy year onwards, meaning we will not deduct any Partial Withdrawal Charges so long as the partial withdrawal amount does not exceed 4.5% of the Accumulation Value at the start of the policy year in which the partial withdrawal is made. Any amount in excess of the Free Partial Withdrawal Limit is subject to Partial Withdrawal Charges. We reserve the right to terminate or suspend the partial withdrawal facility at any time at our sole discretion. We will not be responsible for any losses whatsoever arising from or attributable to our decision to suspend or terminate the partial withdrawal facility.
- iii Subject to approval. Policy loans are subject to the prevailing loan interest rate. The loan amount requested, plus any outstanding indebtedness you may have, must not exceed 80% of your policy's Cash Value (or such other percentage as determined by AIA).
- iv Decreases in insured amount are subject to the Minimum Insured Amount requirement of US\$500,000. Any increase in insured amount will require evidence of insurability and is subject to our approval.
- v Payable if death occurs before the policy anniversary immediately following the Insured's 122nd birthday. Else the death benefit is equal to the Accumulation Value. In either case, the amount payable is less any indebtedness.
- vi The Premium Charge rate, Administration Charge rate and Insurance Risk Charge rate are not guaranteed. We reserve the right to make changes to the Premium Charge rate, Administration Charge rate, and Insurance Risk Charge rate but will give you at least one (1) month's prior written notice before any change.

Important Notes:

AIA Platinum Legacy series plans are US dollar policies and any moneys payable to or by us shall be in US dollars unless otherwise agreed at the time of payment. If you choose to pay or receive payment in any currency (including Singapore dollars) other than US dollars, our prevailing exchange rates shall apply for any currency conversion required to be made. Any currency conversion is subject to currency exchange rate fluctuations, which may be highly volatile.

These insurance plans are underwritten by AIA Singapore Private Limited (AIA). All insurance applications are subject to AIA's underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by AIA. AIA reserves the right to withdraw the plans or reject applications, at anytime or for any reason without notice.

This brochure is not a contract of insurance. It is intended only to be a simplified description of the product features applicable to these plans and is not exhaustive. The contents of this brochure may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your plan may not be paid out. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.

This is only product information provided by us. You should seek advice from a qualified advisor if in doubt.

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.

The information in this brochure is correct as at 25 April 2011.

About the AIA Group

AIA Group Limited and its subsidiaries comprise the largest independent publicly listed pan-Asian life insurance group in the world. It has wholly-owned main operating subsidiaries or branches in 14 markets in Asia Pacific - Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau and Brunei and a 26% joint venture shareholding in India.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It has total assets of US\$115,782 million as of 31 May 2011.

AIA meets the savings and protection needs of individuals by offering a comprehensive suite of products and services including retirement planning, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of more than 230,000 agents and approximately 20,000 employees across Asia Pacific, AIA serves the holders of over 23 million individual policies and over 10 million participating members of group schemes.

AIA 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) being traded on the OTC market (ticker symbol: "AAGIY").

