

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.

**Important Notes:**

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.

This plan is underwritten by AIA Singapore Private Limited (AIA). All insurance applications are subject to AIA's underwriting and acceptance.

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).

储蓄 / 保障

友邦智资增长



让您更明智地保障您的财务未来

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## 为将来未雨绸缪、做好准备

每个人都希望能未雨绸缪、拥有足够的储蓄应付未来的生活,同时享有财务保障所带来的安定。

这就是为什么我们设计了友邦智资增长—一项协助您积累财富并同时提供寿险保障的定期保费储蓄计划。

无论您是年轻人、单身或新婚、携有幼子或正在计划您的退休生活,友邦智资增长是一个保障您财务未来的明智方法。友邦智资增长也为您提供不同的保单期满选择以符合您未来的财务需求。

## 具有赚取可观回报的潜能

友邦智资增长让您有机会赚取年度额外红利和到期额外红利。有了保单期满时所赚取的款项,友邦智资增长可以协助您:

为退休生活提供可观的退休金

支付孩子的大学教育费用

为理想生活提供资金

## 举例

陈小姐有个1岁大的女儿。她为女儿买了友邦智资增长18,以应付女儿未来的大学教育学费。她拟定在接下来的12年里,每年储蓄S\$2,400。

每年保费 (共缴付12年)	友邦智资增长18 估计的到期收益			到期时估计 的回报率 <sup>1</sup>
	受保证的	不受保证的 <sup>1</sup>	总计	
S\$2,400	S\$31,930	S\$15,674	S\$47,604	4.0%

周先生是一名经理，今年35岁。他希望以友邦智资增长24为退休生活做好准备。他拟定在接下来的12年里，每年储蓄S\$6,000。

每年保费 (共缴付12年)	友邦智资增长24 估计的到期收益			到期时估计 的回报率 <sup>1</sup>
	受保证的	不受保证的 <sup>1</sup>	总计	
S\$6,000	S\$91,600	S\$70,340	S\$161,940	4.4%

### 仅需缴付12年的保费

友邦智资增长让您只需12年就缴付完毕所有保费<sup>2</sup>的好处。此外，无论您的年龄或健康状况如何，这12年内，您的保费将保证<sup>2</sup>不会增加。

### 3种保单期满限期任您选

友邦智资增长共给您3种保单期满限期任您选择。您可选择18, 21或24年的保单期限，以符合您未来的财务需求。

### 不需承保检验就可购买额外保险<sup>3</sup>

我们理解您的财务需要有时更改，因此友邦智资增长让您可选择购买一份新的终身或储蓄保险，并且无需进行身体检查或承保检验。

您选择购买额外保险时，您可购买一份新的终身或储蓄保险，投保额达到100%保险金额或S\$150,000，两者以其低者为准<sup>4</sup>。

### 让您和家人高枕无忧

如果您不幸去世，您的家人将能够获得投保金额或已付的全部保费<sup>5</sup>(两者以其高者为准)，再加上任何额外红利。

如果在您65岁前全身及终身残疾，我们将支付您全身及终身残疾的投保额，外加任何额外红利。

## 增加保险保障，满足您的保障需要

您可选择一系列额外利益以增加您的保险保障，包括为危重疾病和住院提供的保障等。

## 现在就向友邦了解如何按您的储蓄需求规划您的未来！

要知道友邦智资增长如何帮助您满足未来的财务需要，今天就联系您的友邦财务顾问进行友邦保险财务健康检查。您也可拨打友邦客户服务热线 1800 248 8000。

### 您的财务健康如何？ 今天就进行友邦财务健康检查！

- <sup>1</sup> 根据5.25%的估计投资回报率。假设上述例子中的基金资产，25%到35%投资在资产类如上市公司股票、非上市公司股票、共同基金和房地产，其余65%到75%投资在固定收入证券中。由于股票，共同基金和房地产的投资回报率和例子中使用的估计回报率和额外红利率是不受保证的，因此上述例子中的实际收益会依基金的未来表现而出现很大的差异。到期时的估计回报率也和其他因素挂钩，如保费总数，保单期满限期等。
- <sup>2</sup> 不适用于所购买的额外利益。
- <sup>3</sup> 仅适用于标准生命。这项选择权不可在您的友邦智资增长18,21或24各自的18, 21或24岁生日后的保单周年前实行，并会在您52岁生日后的保单周年过。除了指定年龄限制外，选择权可在第12个保单周年、或之后每两年的保单周年以及保单期满日实行。请参阅列表。

保单周年	友邦 智资增长18	友邦 智资增长21	友邦 智资增长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	✓

如您是41岁及之后购买友邦智资增长18,21或24, 您将不能享有这项选择权。无论购买金额多少, 选择权仅能实行一次。

<sup>4</sup> 选择权不可用于购买低于S\$10,000的新终身或储蓄保险。

<sup>5</sup> 总数保费不包括为非标准生命(请参阅保险合同), 附加保险与未调整投保额或保费缴付模式所需缴付的额外保费。

### 重要附注:

购买人寿保险是一项长期的承诺。保单过早断保, 一般上牵涉很高的开支; 因此, 您取回的退保价值可能还少过付出的保费总额。

此保险计划是由友邦新加坡私人有限公司(友邦)(AIA Singapore Private Limited)所承保。所有保险申请须经友邦的承保与接受。

如果在英文和中文版本之间有任何不一致, 应以英文版本为准。如有疑问, 应以英文版本为参考。

本宣传册非保险合同。本计划的具体条件及条款请详见保险合同。

本宣传册中的信息的准确性截至印刷时间(2007年10月)。