

PROTECTION/SAVINGS

AIA GUARANTEED FOR LIFE



**A lifetime of protection  
with flexible limited  
premium payment  
period**

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# AIA Guaranteed For Life

## Protection with flexible limited premium payment period and choice of currencies

Ensuring that your family is provided for should anything happen to you is your concern. So is funding for your child's education. Building up funds for your retirement may also be your concern.

Whatever your needs, we have the plan for you. One that gives you substantial savings for the future and provides a lifetime of protection. On top of that, we offer flexible premium payment periods and a choice of two currencies to suit your needs.

You can choose to pay premiums in Singapore dollars for a limited 10-year or 15-year period or in US dollars for a limited 8-year or 15-year period.

## Financial security for life

With AIA Guaranteed For Life, you get guaranteed cash value<sup>1</sup>, which accumulates from the end of the third year.

On top of that, AIA Guaranteed For Life gives you the potential to earn yearly<sup>2</sup> cash dividends<sup>3</sup> for life. You can choose to spend the cash dividends<sup>3</sup> in any way you wish or reinvest them with AIA to earn attractive interest<sup>4</sup>.

## Peace of mind should anything happen

Should death occur, the higher of the insured amount or the total annual premiums paid<sup>5</sup> plus any accumulated cash dividends<sup>3</sup> and terminal dividend<sup>6</sup> will be paid.

And if total and permanent disability occurs before you turn 65 years old, you will receive the total and permanent disability benefit in one lump sum plus any accumulated cash dividends<sup>3</sup> and terminal dividend<sup>6</sup>. This gives you the flexibility to use the money in any way you like best.

Example of male, non-smoker, aged 35 years old, who purchases the Singapore Dollars, AIA Guaranteed 10 For Life plan for himself for an insured amount of S\$100,000.

Plan Name	Annual Premiums	Guaranteed Cash Value*	Non-guaranteed Cash Value*	Total Cash Value*	Total Yield*
S\$ G10	S\$ 5,319	S\$ 55,100	S\$ 71,210	S\$ 126,310	3.4%

\* The values illustrated are for the end of the 30<sup>th</sup> policy year and assumes that dividends are accumulated.

Example of someone who purchases the US Dollars, AIA Guaranteed 15 For Life for his / her 5-year-old son for an insured amount of US\$100,000.

Plan Name	Annual Premiums	Guaranteed Cash Value*	Non-guaranteed Cash Value*	Total Cash Value*	Total Yield*
US\$ G15	US\$ 1,165	US\$ 22,200	US\$ 29,956	US\$ 49,156	4.5%

\* The values illustrated are for the end of the 30<sup>th</sup> policy year and assumes that dividends are accumulated.

## Pay for a lifetime of security in just 8, 10 or 15 years

Unlike other plans, you just need to pay premiums for 8, 10 or 15 years<sup>7</sup> for a lifetime of protection.

Premiums will also remain the same throughout the 8, 10 or 15 years<sup>7</sup>. So, there are no surprises.

## Extra protection – pick what you want

You can pick from a wide range of optional benefits to meet your needs. Choose from accident, critical illness, hospitalisation, term and other riders to enhance your AIA Guaranteed For Life.

## Talk to AIA now for your life protection and savings needs!

Just call your AIA Financial Services Consultant for an AIA Financial Health Check today and find out how AIA Guaranteed For Life can help meet your life protection and 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!

- <sup>1</sup> Cash value is the amount payable by the company upon surrender of the policy.
- <sup>2</sup> The first non-guaranteed cash dividend is payable after the entire second year premium has been paid.
- <sup>3</sup> Cash dividends are not guaranteed and are reviewed annually based on AIA's past experience and our view of the future investment environment.
- <sup>4</sup> This interest rate is not guaranteed and is reviewed as often as AIA deems necessary.
- <sup>5</sup> Based on annual premiums paid (without interest) before adjustment for size of insured amount or premium payment mode and excludes any additional premiums payable for occupational, residential and medical assessments. This applies to the basic plan only and excludes optional benefits.
- <sup>6</sup> Terminal dividend is a special non-guaranteed discretionary dividend, which may be payable upon surrender or death.
- <sup>7</sup> Premium rates for this policy are guaranteed as long as the required premium is paid before the end of the grace period. Premium rates remaining unchanged is not applicable to optional benefits purchased.

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### **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 insurance 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 Singapore dollar returns on the policy depend on prevailing exchange rates, which can be highly volatile.

保障/储蓄

友邦终身保证

一份具灵活又有限缴费  
期的终身保障

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# 友邦终身保证

## 具有灵活的有限缴费期和货币选择的保障

如何确保您的家人在您发生不测时有所依托是您所关心的，孩子的教育经费也是您所关注的。此外，为自己退休后建立一笔资金，也同样是您所须关注的。

无论您的需要是什么，我们已经为您准备了一份计划：一份能为您的将来提供高额储蓄和终身保障的计划。除此之外，在保费方面，我们提供了灵活的缴费期和两种货币选择，以配合您的需要。

您可以选择用新元缴付10年或15年的保费，或用美元缴付8年或15年的保费。

## 终身的财务保障

友邦终身保证让您享有一笔具保证的现金价值<sup>1</sup>。它从第三个保单年终便开始累积。

除此之外，友邦终身保证也具有赚取常年<sup>2</sup>现金红利<sup>3</sup>的潜能。您可以随心所欲地选择如何使用这笔现金红利<sup>3</sup>，或再投资于友邦以赚取丰厚的利息<sup>4</sup>。

## 即使有任何不测，您也能高枕无忧

若您不幸去世，友邦将赔偿投保额或已缴付的常年保费总和<sup>5</sup>，加上所累积的任何现金红利<sup>3</sup>和终期红利<sup>6</sup>，视何者为高。

若您在65岁之前不幸遭致全身与终身残疾，您将获得一次过的一笔全身与终身残疾利益，加上所累积的任何现金红利<sup>3</sup>和终期红利<sup>6</sup>。您可选择如何利用这笔钱财。

举例：一位35岁，非吸烟男性，以新元为自己投保S\$100,000保额的友邦新元10年终身保证计划。

计划名称	常年保费	保证现金价值*	非保证现金价值*	总现金价值*	总收益*
S\$ G10	S\$ 5,319	S\$ 55,100	S\$ 71,210	S\$ 126,310	3.4%

\* 以上数据是第30个保单年度终的价值，并假设具有累积红利。

举例：某人以美元为他/她5岁的儿子投保US\$100,000保额的友邦美元15年终身保证计划。

计划名称	常年保费	保证现金价值*	非保证现金价值*	总现金价值*	总收益*
US\$ G15	US\$ 1,165	US\$ 22,200	US\$ 29,956	US\$ 49,156	4.5%

\* 以上数据是第30个保单年度终的价值，并假设具有累积红利。

## 只付8、10或15年的保费，而能享有终身的保障

和其他计划不同的是，您只须缴付8、10或15年<sup>7</sup>的保费，便能享有终身的保障。在这8、10或15年期间，保费保持不变<sup>7</sup>，所以，不会令您始料不及。

## 额外保障 – 任您挑选

您可以从范围广泛的选择性利益中，根据自己所需而挑选，附加于您的友邦终身保证。它包括意外、危重疾病、住院保险、定期和其他的额外保险。

## 现在就向友邦了解如何按您的需求规划终身保障！

请今天就和您的友邦财务顾问联络并进行友邦财务健康检查，以了解友邦终身保证保单如何帮助您获得所需要的终身保障与储蓄需要。您也可以拨打我们的顾客服务热线：1800 246 8000。

您的财务健康如何？  
今天就进行友邦财务健康检查！

- 1 现金价值指退保时公司所支付的款项。
- 2 公司将在第二年的全部保费缴清后才付第一次不具保证的现金红利。
- 3 现金红利不具保证，而是每年根据友邦过去的表现和对投资环境的评估加以检讨。
- 4 利率不具保证，当友邦认为有必要时，将会作出调整。
- 5 根据调整投保额或付费方式之前经已交付的常年保费（不包括利息），不包括任何职业性质、居住环境或医疗评估所需缴付的额外保费。只适用于基本保单，不包括选择性利益。
- 6 终期红利是在您终止保单或不幸去世时才付给您的一笔不具保证和由公司自行决定的特别红利。
- 7 只要在宽限期之前缴交保费，保单的保费率将获得保证。保费保持不变的保证不适用于其他选择性的保险利益。

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**重要附注：**

购买人寿保险保单是一项长期承诺。保单过早断保，一般上牵涉很高的开支，因此，您退回的退保价值可能还少过付出的所有保费。

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。

如果在英文版本和中文版本之间有任何不一致，请以英文版本为准。如果有任何疑问，请您参考英文版本。

本宣传手册并非保险合同，本保单的具体条件和条款，请详见保险合同。

本保单的新元回报决定于现行的汇率，因此，可能出现高度波动。

本宣传册中的信息的准确性截至印刷时间（2007年10月）。