

AIA PLATINUM INFINITE WEALTH (II)

# YOUR NAME LIVES ON IN THEM. YOUR WEALTH, TOO.

Grow your wealth with infinite possibilities across generations.



HEALTHIER, LONGER,  
BETTER LIVES

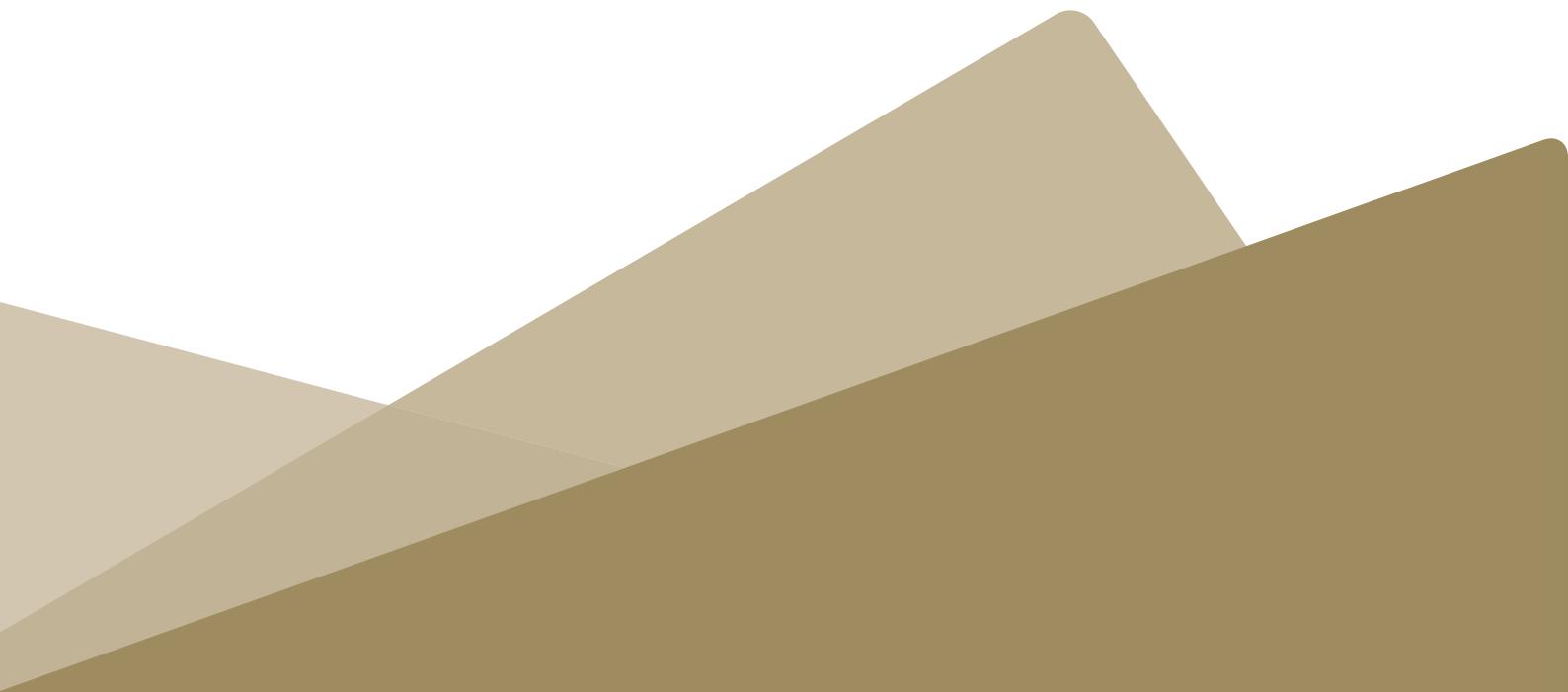
# Uninterrupted wealth planning. Infinite possibilities.

Your name is a powerful legacy. Your wealth and protection, too. With succession planning becoming more complex than ever due to evolving financial landscapes and intricate family dynamics, you need a comprehensive yet flexible plan that can preserve your wealth for many generations to come.

That is why we designed **AIA Platinum Infinite Wealth (II)**.

With a strong focus on growing your wealth, it provides you the flexibility to access your accumulated wealth whenever you need, as well as the ability to distribute your wealth to your loved ones. Leverage the policy split, change of insured and secondary insured options, allowing you to smoothly manage the transfer of wealth from one generation to the next.

Afterall, your hard-earned wealth built over a significant lifetime is a precious legacy that should live on. Share it with your loved ones across generations according to your exact wishes.



You've made your mark in the world.  
Help them make theirs.



# More wealth.

## More ways to share it across generations.

With AIA Platinum Infinite Wealth (II), grow and transfer your wealth to successive generations with unrivalled flexibility and no interruption.



### Change the plan as your life stage changes

- **Leave a lasting legacy for generations**

Legacy planning is more than just passing on your wealth. It is the strategic enhancement of your assets, so that future generations can benefit from the solid foundation you provide. Here are three ways your wealth and protection can live on from one generation to the next:

#### ► Policy split option

As your family grows, our policy split option allows you to distribute your wealth flexibly, where you can divide your policy into multiple policies<sup>1</sup> and pass them to your loved ones as legacies.

#### ► Appointing a secondary insured

You can allow your policy to continue to accumulate wealth by appointing a secondary insured<sup>2</sup> who becomes the new insured in the event of your unexpected demise.

#### ► Change of insured

You can also change the insured to another loved one, multiple times<sup>3</sup> after the 1<sup>st</sup> policy anniversary, which also allows your policy to continue accumulating wealth based on the new insured of your choice.

- **Liquidity to meet your needs**

To meet your financial needs in the future, you have the flexibility to access your acquired cash value<sup>4</sup>.



### Guaranteed lifetime coverage

Your thoughtful planning ensures the security of your loved ones' future, even in the event of unfortunate circumstances<sup>2</sup>.



### Long-term wealth accumulation

Keep your wealth growing with guaranteed cash value plus potential non-guaranteed bonuses<sup>5</sup>. With your capital guaranteed<sup>6</sup> at the end of 7<sup>th</sup> policy year (for single premium plan) and 15<sup>th</sup> policy year (for 5-pay plan), you can set aside any worries knowing that your total premiums paid will be secured.



### Short commitment period

Choose what you prefer, whether it is a single premium or regular premiums for 5 years. The choice is yours.

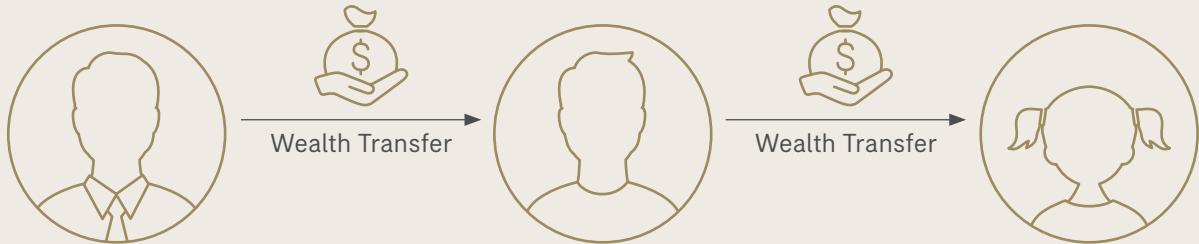


### Kickstart your wealth growing journey with ease

You can start your wealth growing journey almost right away with no medical check-up required.

## Benefits across 3 generations and beyond

- Long-term Wealth Accumulation • Emergency Cash • Lifetime Protection



### 1<sup>st</sup> Generation

AIA Platinum Infinite Wealth (II) helps to grow your wealth.

### 2<sup>nd</sup> Generation

When the plan is transferred to your child (the new policyholder and insured), the same benefits of wealth accumulation and life protection carry on to your child.

### 3<sup>rd</sup> Generation

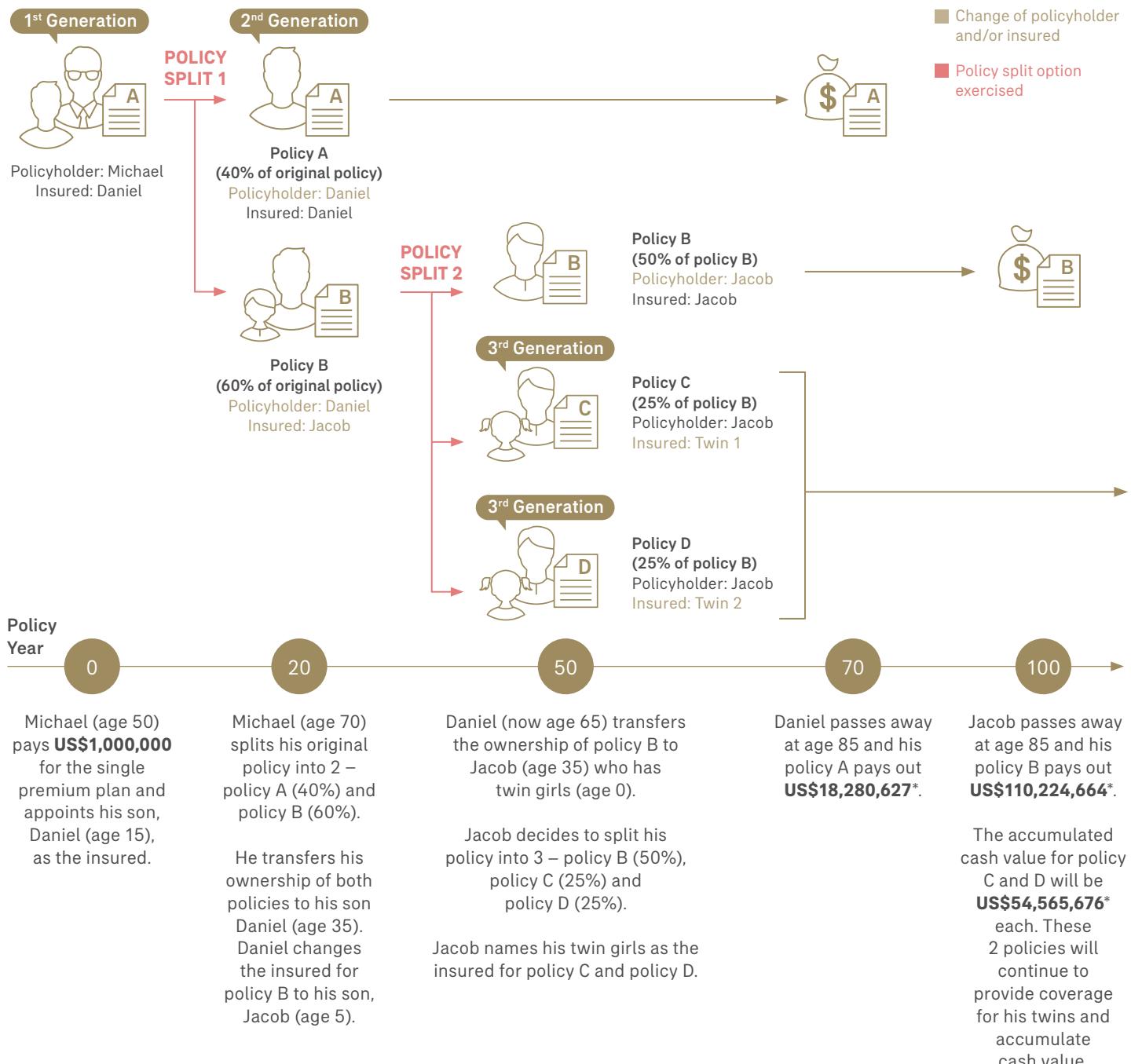
When your child passes on, your grandchild who is the appointed secondary insured takes over as insured. The plan continues to provide life coverage and accumulate cash value.



Let your wealth and protection  
be their lasting legacy

# Transfer your wealth and protection across generations

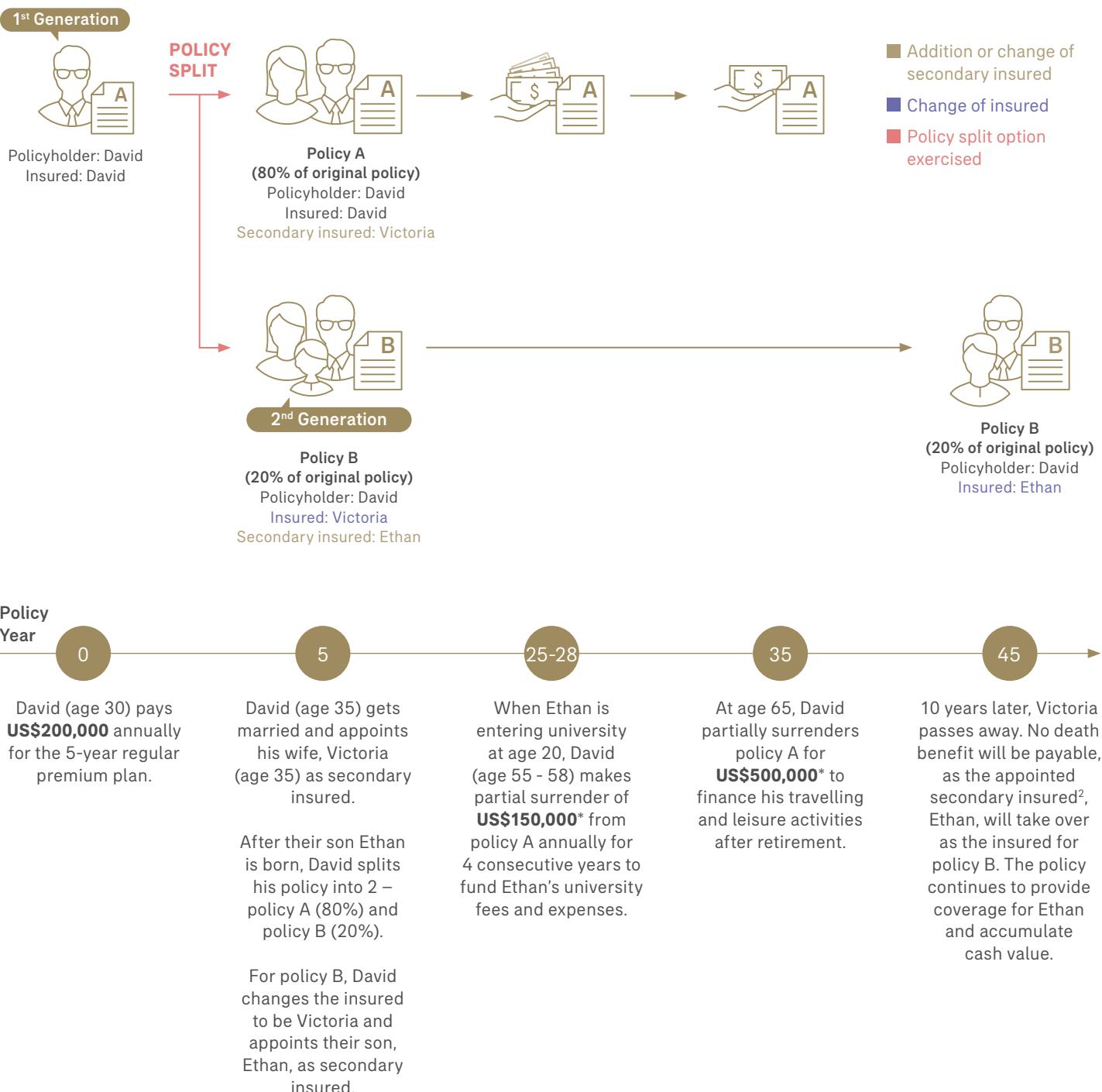
Michael is a businessman aged 50, non-smoker and married with one son, Daniel who is aged 15. For his legacy planning, he aims to prepare US\$2,000,000 for his son and future grandchildren. He decides to buy AIA Platinum Infinite Wealth (II) and pays a single premium of US\$1,000,000 upfront. After 7 years, Michael is guaranteed<sup>6</sup> to get back the total premiums he has paid.



**Note:** Figures quoted in the example are for illustration purposes only and are based on the illustrated investment rate of return of 6.25% p.a.. They are purely illustrative and do not represent upper and lower limits on the investment performance. The two rates shown are net of any investment expenses. As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund. \*Based on an illustrated investment rate of return of 4.25% p.a., the payout received when Daniel and Jacob pass away would be US\$4,579,990 and US\$20,126,347 respectively and the accumulated cash value for the two split policies – policy C and policy D at policy year 100 would be US\$9,967,009 each.

# Access ready cash while growing wealth for generations

David is a banker aged 30, non-smoker and single. To secure his future, he chooses AIA Platinum Infinite Wealth (II), opting for a regular premium plan of US\$200,000 per annum payable for 5 years. Big life changes happen to David, but he is financially prepared.



**\*Note:** Figures quoted in the example are for illustration purposes only and are not guaranteed.

# Elevate your Wealthbeing with AIA today

## WEALTHBEING™ by AIA

True wealth transcends mere financial success. It's the joy of bespoke experiences, confidence of flourishing wealth, and unwavering assurance of an enduring legacy.

We call this: Wealthbeing by AIA

This harmony of wealth and well-being doesn't just define an exceptional life, it enables one. Start your journey to Wealthbeing with our tailored wealth and health solutions and exclusive AIA Altitude programme.



AIA Altitude is an invitation-only programme curated for the select few. It offers a holistic suite of health privileges, wealth services and lifestyle experiences designed to complement your lifestyle. Discover how AIA Altitude elevates your Wealthbeing journey at [aia.com.sg](http://aia.com.sg).

## **Terms and Conditions:**

<sup>1</sup> You may request to exercise the policy split option to divide your policy into separate policies. The policy split option may be exercised after the 3<sup>rd</sup> policy anniversary (for single premium plan) or the 5<sup>th</sup> policy anniversary (for 5-pay plan), subject to meeting other terms and conditions. Please refer to the policy contract for full details.

<sup>2</sup> If the insured passes on, we will pay the higher of (a) 101% of total premiums paid or (b) guaranteed cash value and any bonuses added to your basic policy which you have not surrendered, less any amounts owing to us. The policy will terminate thereafter. If a secondary insured is appointed, upon passing of the insured, no death benefit will be payable as the secondary insured will take over as the new insured (subject to approval by AIA).

<sup>3</sup> You may request for a change of the insured after the policy has been in force for at least one year, subject to meeting other terms and conditions. The coverage for any subsequent insured(s) (if change of insured is performed) will be capped at 300 years from the original policy's issue date. Please refer to the policy contract for full details.

<sup>4</sup> You may request to access your acquired cash value via partial surrender of the policy. Partial surrenders will reduce the long-term value of the plan.

<sup>5</sup> Reversionary and terminal bonuses are non-guaranteed and depend on the experience of the participating fund. Terminal bonus forms a significant component of the non-guaranteed benefits. Adjustments to the reversionary and terminal bonuses (if any) may significantly affect the death benefit or surrender benefit that you may receive. The bonuses may be changed at any time upon change in economic conditions and other related factors. There is no maximum amount by which the bonuses may be changed.

<sup>6</sup> Capital guaranteed is applicable to the basic plan only on the condition that all premiums are fully paid and received in annual mode with no indebtedness or partial surrender.

## **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. 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. You are recommended to read the product summary and seek advice from an AIA Consultant or Insurance Representatives for a financial analysis before purchasing a policy suitable to meet your needs.

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 26 January 2026.



**AIA Singapore Private Limited**

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