

AIA PLATINUM WEALTH VENTURE 2.0

# FEEL THE FREEDOM OF ACCELERATED WEALTH

Stay agile with regular dividends as you grow your wealth.



HEALTHIER, LONGER,  
BETTER LIVES

# Fuel the way you want to live with flexibility and agility

Your wealth is meant to serve you and serve you well. Keep it growing with the freedom and flexibility of **AIA Platinum Wealth Venture 2.0**.

An Investment-Linked Plan (ILP) designed for short-term commitment with just 5 years of premiums, watch it accelerate your wealth.

At the same time, with the option to either re-invest or receive regular income from attractive potential dividends every quarter if you select a dividend-paying fund, staying financially agile couldn't be easier, or more rewarding.

With exclusive access to AIA Elite Funds, in addition to a selection of retail funds managed by best-in-class asset managers, grow your wealth with confidence.

Wherever you want your wealth to take you, aim for the skies and relish the freedom and agility of a plan designed to support your ventures in life.



# Accelerate your wealth with greater freedom and benefits

With AIA Platinum Wealth Venture 2.0, taking your wealth journey to greater heights comes with many levels of advantages.



## Gain income while growing your wealth

Enjoy the option of receiving a steady stream of quarterly income with dividend payouts<sup>#</sup> via AIA Global Adventurous Income Fund and AIA Global Dynamic Income Fund to spend as you wish. Or choose to re-invest it to further grow your wealth.



## Maximise your capital

Every opportunity for growth starts right off the ground with your premiums 100% invested from day one. Boost your investment with up to 12% welcome bonus<sup>1</sup> during the first 3 policy years, plus investment bonus<sup>2</sup> of up to 10% during 8<sup>th</sup> to 11<sup>th</sup> policy year, with no supplementary charges after the 7<sup>th</sup> policy year onwards.



## Get rewarded for your investments

You will receive perpetual performance bonus<sup>3</sup> of 0.4% of your regular premium policy value every year from the beginning of the 8<sup>th</sup> policy year onwards.



## Freedom and flexibility

With a premium payment term of only 5 years, you have the freedom to put your money to other uses thereafter. You can choose to continue your policy to accumulate more wealth or access your cash value to fund your changing financial needs after the 7<sup>th</sup> policy year without any charges<sup>4</sup>.



## Let your wealth continue on

Leave a legacy for your family with the option of appointing your spouse or child (below age 16) as the secondary insured<sup>5</sup>, who will become the new insured in the event of your unexpected demise.



## Guaranteed protection

Secure your family's financial future should unfortunate death<sup>6</sup> happen. Your loved ones will receive an additional payout should accidental death unfortunately happen within the first 2 policy years.



## Start growing your wealth with ease

To expedite your wealth growth journey with us, no medical check-up is required. We are here to assist you in every way possible.



Set your sights even higher  
with our wealth expertise





# Unparalleled wealth expertise

## AIA Investments

The trusted stewards of your wealth

In addition to acumen and knowledge, managing investments is increasingly complex and time-consuming. With AIA Platinum Wealth Venture 2.0, you can enjoy sustainable investing with access to AIA Elite Funds, managed by a dedicated team of wealth professionals backed by the expertise of AIA Investments — the investment arm of AIA Group, responsible for managing over US\$305 billion in assets.<sup>^</sup>

Our approach focuses on delivering superior long-term sustainable results, giving you the assurance that your long-term financial needs will be met. Under the stewardship of AIA Investments, we'll take on the work of optimising your every dollar so you have the freedom of enjoying life on your terms.

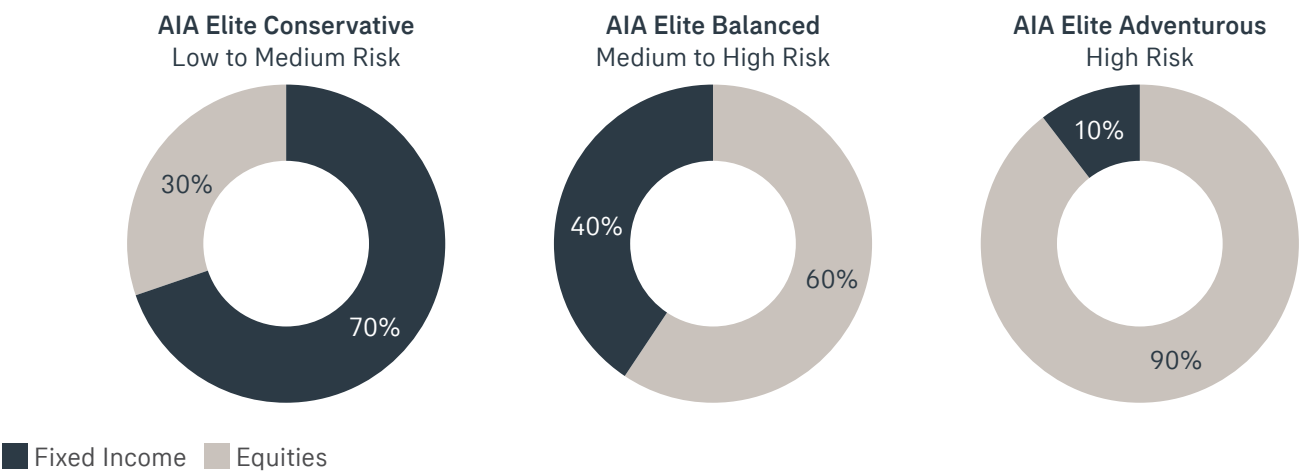
## Global Wealth Expertise

Partnering the best-in-class

Being one of the region's largest institutional investors has given us the scale to partner leading global asset managers, including Baillie Gifford, BlackRock, Capital Group and Wellington Management. With differentiated insights, we are focused on selecting the right partners as we leverage on their strategies and expertise to construct investment portfolios that match your goals and risk preferences.

## AIA Elite Funds

Our wealth solutions are carefully crafted to suit your goals and risk preferences. Your portfolio will comprise a strategic mix of equities and bonds, targeted at providing optimal returns and financial stability for the long run.



<sup>^</sup> As of 31 December 2024

# Invest in the best of retail funds



## AIA Guided Portfolios

Mercer Investments has 50 years of experience advising institutional investors in over 90 countries, providing complete investment solutions to organisations of all types and size. Globally, Mercer Investments has over 16,000 clients, with assets under advisement<sup>i</sup> of US\$17.5 trillion and global assets under management<sup>ii</sup> of US\$489 billion.

AIA Guided Portfolios make investing easy. Take your pick from a choice of 3 Guided Portfolios put together by a team of dedicated professionals at AIA – Pro Adventurous, Pro Balanced, or Pro Cautious – to suit varying risk appetites, investment horizons, and targeted returns. Built on Mercer’s insights and designed to optimise your returns while minimising risk, each portfolio is researched and well-diversified across asset classes.



## Accelerate your wealth with AIA Global Adventurous Income Fund and AIA Global Dynamic Income Fund

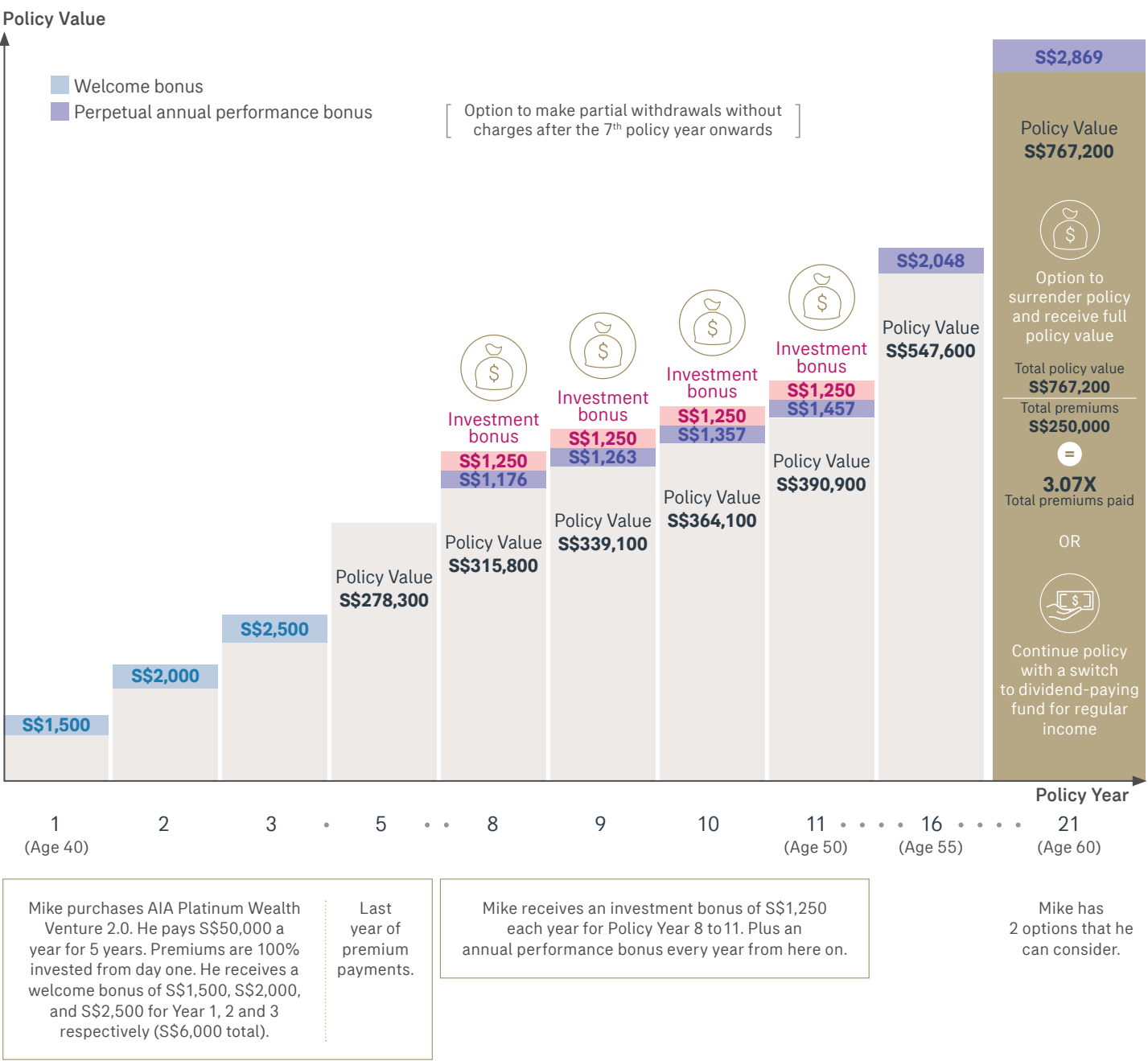
For discerning investors seeking both income and liquidity, these funds offer you access to multiple attractive income-generating strategies within one ILP sub-fund. Historically, the AIA Global Adventurous Income Fund has achieved average dividend yields of about 7% p.a.<sup>#</sup> and the AIA Global Dynamic Income Fund about 5% p.a.<sup>#</sup> since inception. Whether you prefer to reinvest or receive the quarterly payouts, these funds offer flexibility to support your evolving wealth objectives.

## Weather market fluctuations with AIA Adventurous Index Fund

For those seeking a cost-effective and passive approach, this ILP sub-fund offers access to a diversified portfolio of exchange-traded funds and index funds, leveraging the deep expertise of AIA Investments, giving you confidence in pursuing long-term capital appreciation.

# Stay focused on accelerating your wealth

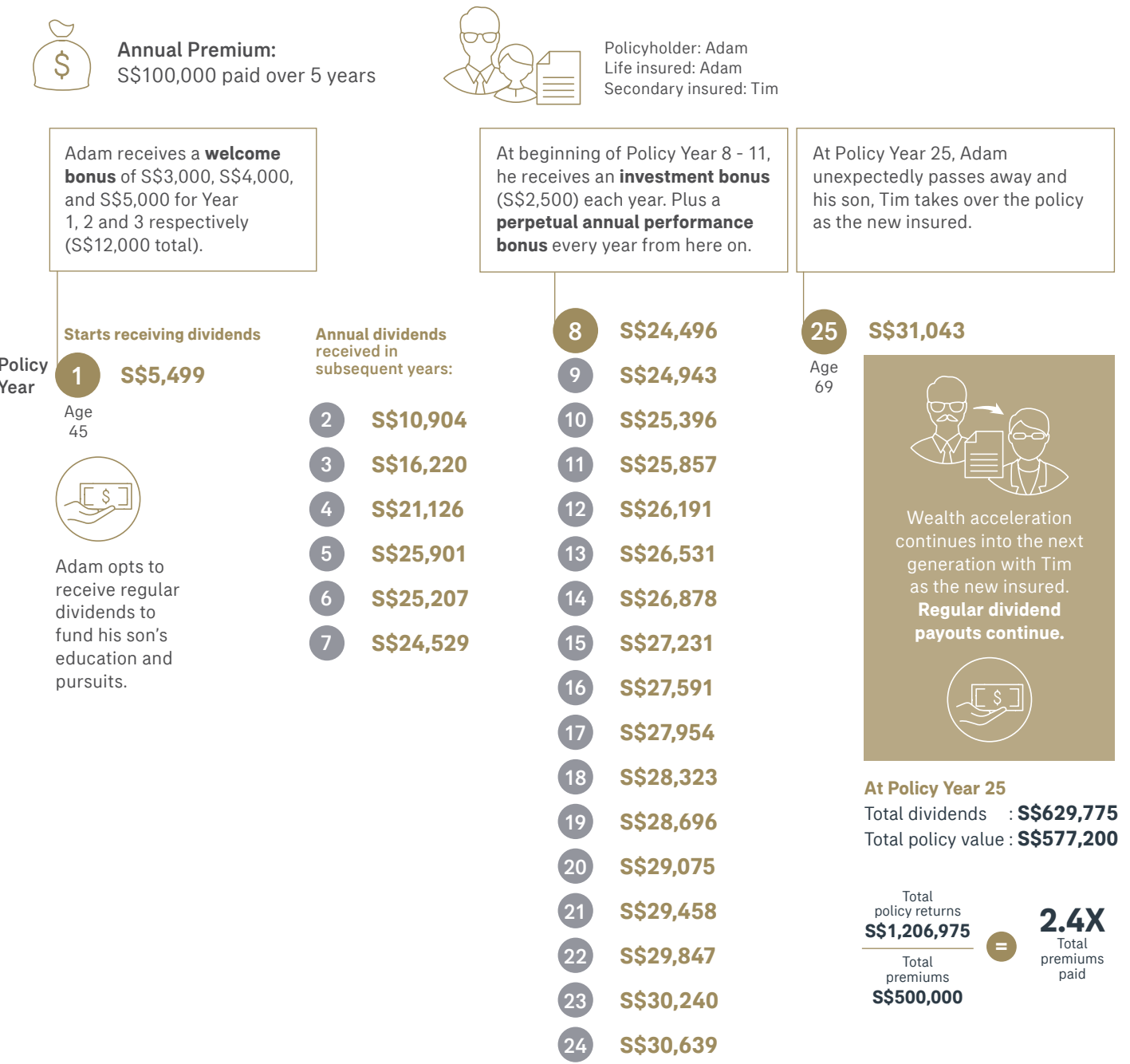
Mike, single and aged 40, is an aspiring entrepreneur and plans to retire well by age 60, with enough along the way to expand a thriving business and fund his life ventures. He chooses AIA Platinum Wealth Venture 2.0 to help him meet these goals, opting for an annual premium of S\$50,000 for 5 years with AIA Elite Adventurous Fund as his choice of fund.



**Note:** The diagram is for illustrative purposes. The figures quoted in the example are based on the illustrated investment return of 8% p.a. (before deducting the annual fund management charge). A 1.45% annual fund management charge is assumed and all fees and charges have been included. The fees and charges are not guaranteed and may be revised in the future at AIA's discretion. Based on an illustrated investment rate of return of 4% p.a. (before deducting the annual fund management charge), the projected policy value at Year 5, 8, 11, 16 and 21 is S\$247,800, S\$250,900, S\$277,800, S\$321,400 and S\$371,900 respectively and the projected performance bonus at Year 8, 11, 16 and 21 is S\$970, S\$1,074, S\$1,249 and S\$1,445 respectively. The projected total policy returns at Year 21 is S\$371,900, which is 1.49 times of total premiums paid. The projected policy values are inclusive of the welcome bonus, investment bonus, performance bonus and charges (where applicable). The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s) invested. The performance of the fund(s) is not guaranteed and the cash value may be less than the capital invested. You are advised to refer to the policy illustration for more information.

# Gain income as you grow your wealth

Adam, married and aged 45, is a surgeon with a 10-year-old son, Tim. To keep his wealth growing, he chooses AIA Platinum Wealth Venture 2.0 and pays an annual premium of S\$100,000 for 5 years. Through his choice of 30% AIA Elite Adventurous Fund and 70% AIA Global Adventurous Income Fund, Adam opts to receive regular dividends to fund his son’s education and pursuits. To continue his wealth legacy, Adam names his son as secondary insured.



**Note:** The diagram is for illustrative purposes. The figures quoted in the example are based on the illustrated investment return of 8% p.a. (before deducting the annual fund management charge). A 1.49% annual fund management charge is assumed and all fees and charges have been included. The fees and charges are not guaranteed and may be revised in the future at AIA's discretion. Based on an illustrated investment rate of return of 4% p.a. (before deducting the annual fund management charge) and dividend payout of 4% p.a., the projected total policy returns at Year 25 is S\$699,845, which is 1.4 times of total premiums paid. The projected total policy returns at Year 25 comprise of total dividend payouts from Year 1 to Year 25 of S\$276,545 and projected policy value at Year 25 of S\$423,300. The projected policy values are inclusive of the welcome bonus, investment bonus, performance bonus and charges where applicable. The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s) invested. Illustration 2 assumes rebalancing is done quarterly. AIA Elite Adventurous Fund is a non-dividend paying fund. The performance of the fund(s) is not guaranteed and the cash value may be less than the capital invested. You are advised to refer to the policy illustration for more information.



# 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

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](https://aia.com.sg).

### Terms and Conditions:

- <sup>1</sup> Welcome bonus will be given upon receipt of each payment of regular premium during the first 3 policy years (subject to annualised regular premium).
- <sup>2</sup> Investment bonus of 2.5% (based on annualised regular premium) will be given at the beginning of 8<sup>th</sup> to 11<sup>th</sup> policy year, provided that all basic regular premiums payable are paid up to date.
- <sup>3</sup> Performance bonus will be given every year from the beginning of 8<sup>th</sup> policy year onwards, provided that all basic regular premiums payable are paid up to date.
- <sup>4</sup> A surrender charge or partial withdrawal charge will apply if you surrender or make a partial withdrawal from your policy in the first 7 policy years. The benefits of the policy and policy value may be affected by any partial withdrawals.
- <sup>5</sup> Upon the 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). The policy maturity date will be based on the original policy maturity date or age 100 of the secondary insured, whichever is earlier.
- <sup>6</sup> The death benefit is the higher of the total premiums paid (including any top-ups, less withdrawals) or the policy value, after applicable fees and charges (if any) have been deducted.
- <sup>i</sup> Assets under advisement include aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2024 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database.
- <sup>ii</sup> Assets under management are quoted as of 31 March 2024. References to Mercer shall be construed to include Mercer LLC and/or its associated companies, and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.
- <sup>#</sup> Investors should take note that dividend distributions could change according to prevailing market conditions. Both capital and dividend distributions are not guaranteed. Dividend rate does not represent the overall return of the fund, and a high distribution yield does not imply a positive or high return on the total investments. Dividend rate will be declared in S\$ per unit and the resulting % dividend yield p.a. is calculated based on  $(\text{Dividend rate} / \text{Ex-Date NAV}) \times (4 \times 100)$ . AIA Singapore will review dividend distribution periodically, and has the sole discretion to determine the dividend rate and frequency of the distribution.

AIA Singapore intends to distribute dividends from the income and/or net realised gains of the ILP sub-fund, and AIA Singapore maintains the discretion to distribute dividends out of capital. Investors should be aware that when dividend distributions are made out of the capital, it may lead to a reduction in investor's original investment and may also result in reduced future returns to the investor. When dividend distributions are declared and paid out with respect to the ILP sub-fund, the net assets of the ILP sub-fund will reduce by an amount equivalent to the distributions declared. This will be reflected as a reduction in the unit price. For more information about the historical dividend distribution of ILP sub-fund, please visit [aia.com.sg](http://aia.com.sg).

### 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.

AIA Platinum Wealth Venture 2.0 is an Investment-linked Plan (ILP) offered by AIA. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

The actual policy value will depend on the actual performance of the policy as well as any alterations such as variation in the Insured Amount or premium, such as premium holiday or partial withdrawals. There is a possibility that the policy value will fall to zero and in this case, the policy will be terminated. Policyholders can avoid the policy lapsing by topping up additional premiums. Any access to confidential and proprietary information via Guided Portfolios that may be developed by AIA is intended for your exclusive reference, and for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. AIA via Guided Portfolios does not give any representations or warranties as to the accuracy of any information provided to you and does not accept any responsibility or liability for any loss or damages which you may suffer arising out of or in connection with your purchase. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice. This does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or products or constitute a solicitation on behalf of any of the investment managers, their affiliates, products or strategies, the information of which may be contained herein. The contents and information contained herein have not been reviewed nor endorsed by the Monetary Authority of Singapore and/or any other regulatory authorities.

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You should seek advice from a qualified advisor and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Consultant or Insurance Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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 30 October 2025.





**AIA Singapore Private Limited**

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[aia.com.sg](http://aia.com.sg)