

AIA WEALTH VENTURE

FUEL YOUR WEALTH WHILE BEING FREE TO LIVE YOUR LIFE

Build stronger momentum with 100% of your premiums invested from day one,
while enjoying greater freedom with optional regular dividends.



HEALTHIER, LONGER,
BETTER LIVES

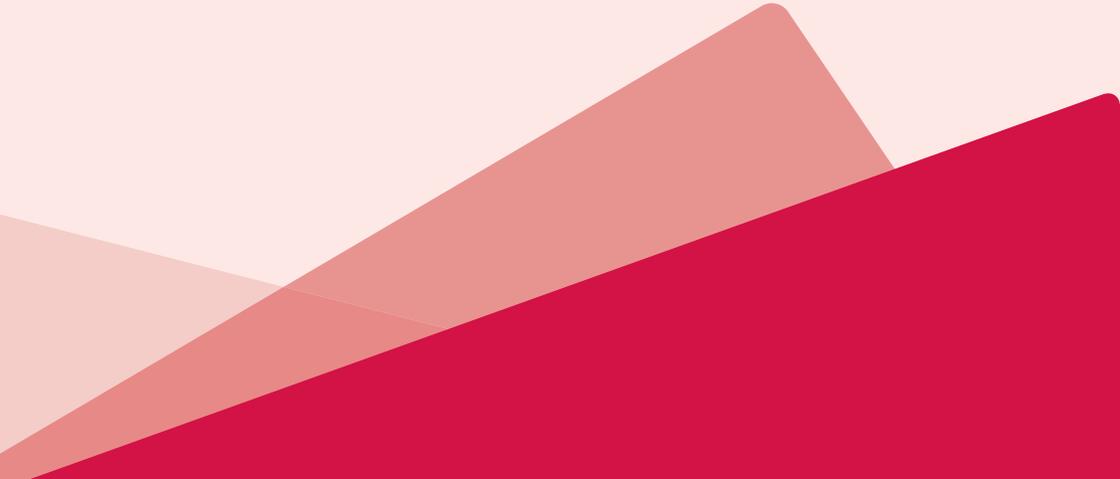
A plan that accelerates your future, and respects your present

Investing can sometimes feel like a compromise. To grow your wealth for the future, you may find yourself putting life on hold, as you set aside funds that could have supported your goals or the way you want to live today.

That's where AIA Wealth Venture comes in.

With 100% of your premiums invested from day one alongside bonuses, you start with a stronger foundation that helps you achieve your financial goals faster. And with optional regular dividends, you have the freedom to enjoy what matters to you most, now and always.

Staying disciplined on your financial journey has never felt more achievable, or more rewarding, with AIA Wealth Venture.



Where freedom meets momentum



Flexible access to support life's moments

Enjoy greater liquidity today with the option of receiving a steady stream of quarterly income through dividend payouts[#] from AIA Global Adventurous Income Fund and AIA Global Dynamic Income Fund. Or, choose to reinvest your dividends for greater long-term growth. After Year 10, you can also access your cash value at no charge¹ to meet your evolving financial needs.



Accelerated growth from day one

Invest 100% of your premiums immediately, so your wealth begins building momentum from the very first day, and keeps growing to help you achieve your goals faster.



Bonuses that elevate your wealth

Boost your long-term growth with bonuses designed to reward your progress at every stage of your wealth journey.

WELCOME BONUS ²	INVESTMENT BONUS ³	PERFORMANCE BONUS ⁴
Receive up to 35% welcome bonus for up to the first 5 policy years	Receive 2.5% investment bonus every year from the 9 th to 12 th policy year	Receive 0.3% of regular premium policy value every year from the beginning of the 9 th policy year



A premium term that makes consistent investing achievable

Stay on track with a manageable 8-year premium commitment that supports consistent investing.



Protection that safeguards what matters most

Should unfortunate death⁵ happen, your loved ones' futures remain secure. They will also receive an additional payout should accidental death happen within the first 2 policy years, providing them with financial support when they need it most.



Grow wealth across generations without interruption

Ensure your plan continues seamlessly with the secondary insured option⁶. You can appoint your spouse or child (below age 16) so your loved ones can take over and continue growing your wealth, even should the unexpected happen.



A simple, seamless start

Investing for a better future has never been easier, with no medical check-up required.

Expert management guiding your every step



AIA Investments

The trusted stewards of your wealth

AIA Elite Funds are managed by a dedicated team of wealth professionals at AIA Investments, the exclusive investment arm of AIA Group.

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. By leveraging on their strategies and expertise, we can construct investment portfolios that match your goals and risk preferences.

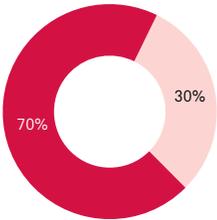


AIA Elite Funds

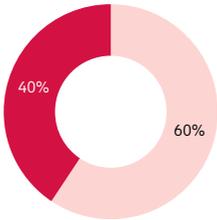
Choice of 3 funds to match your investment goals

Each fund comprises a strategic mix of equities and bonds, targeted at providing optimal returns and financial stability for the long run.

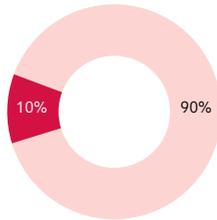
AIA Elite Conservative
Low to Medium Risk



AIA Elite Balanced
Medium to High Risk



AIA Elite Adventurous
Higher Risk



■ Fixed Income ■ Equities

AIA Elite Funds are available in USD and SGD denominations.

Invest in a diversified portfolio designed to suit your objectives

AIA Global Adventurous Income Fund and AIA Global Dynamic Income Fund

Designed for both growth and income

Whether you're looking for income, liquidity or both, these funds offer multiple attractive ways to grow your wealth – all within one investment-linked plan (ILP) sub-fund. Historically, the AIA Global Adventurous Income Fund has achieved average dividend yields of about 7% p.a.#, and the AIA Global Dynamic Income Fund about 5% p.a.# since inception. Whether you prefer to reinvest or receive the quarterly payouts, these funds offer flexibility to support your evolving wealth objectives.

AIA Adventurous Index Fund

Broad market exposure for long-term growth

Looking for a cost-effective and simple way to grow your wealth? This ILP sub-fund gives you access to a diversified portfolio of exchange-traded funds and index funds managed by AIA Investments, so you can confidently pursue long-term capital appreciation.

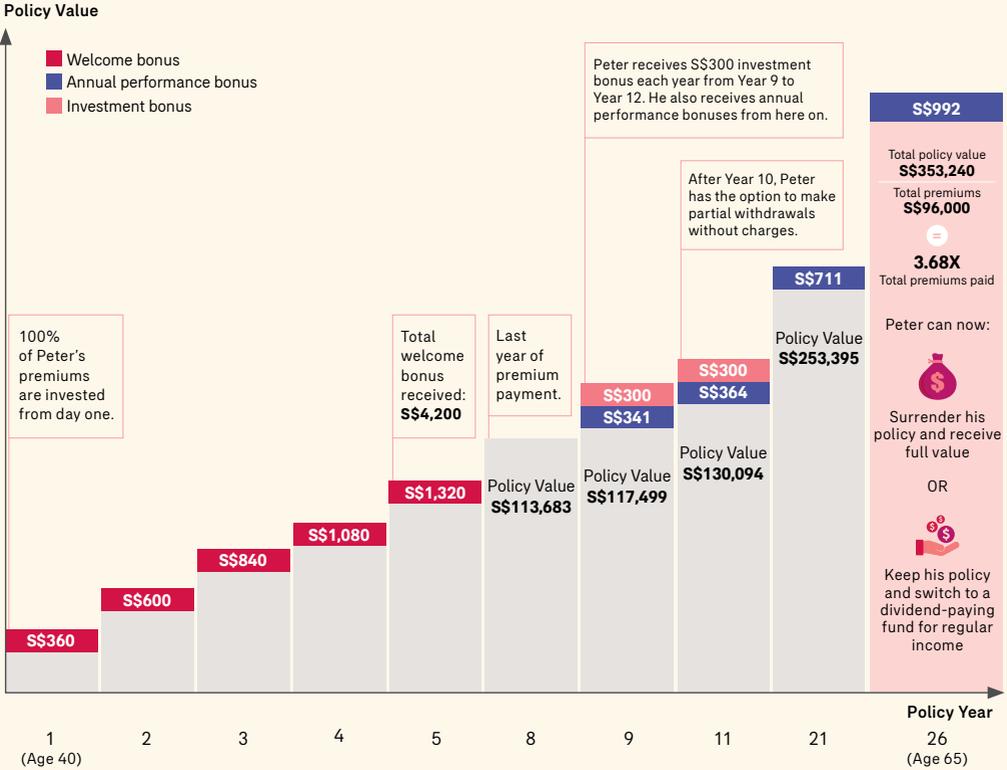
AIA Guided Portfolios

Power your portfolio with global expertise

Mercer Investments has 50 years of experience advising institutional investors in over 90 countries, providing complete investment solutions to organisations of all types and sizes. And now, Mercer's insights have been put towards 3 AIA Guided Portfolios well-diversified across asset classes, and designed to optimise your returns while minimising risk. Take your pick from Pro Adventurous, Pro Balanced or Pro Cautious – put together to suit varying risk appetites, investment horizons and targeted returns.

Stronger growth today for more secure tomorrows

Peter, 40, is a single, business development manager who aims to retire comfortably by age 65. To build towards this goal, he chooses AIA Wealth Venture with an annual premium of S\$12,000 for 8 years, investing through the AIA Elite Adventurous 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 8, 9, 11, 21 and 26 is S\$95,403, S\$94,950, S\$97,506, S\$129,636 and S\$149,249 respectively and the projected performance bonus at Year 9, 11, 21 and 26 is S\$286, S\$283, S\$378 and S\$435 respectively. The projected total policy return at Year 26 is S\$149,249, which is 1.55 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.

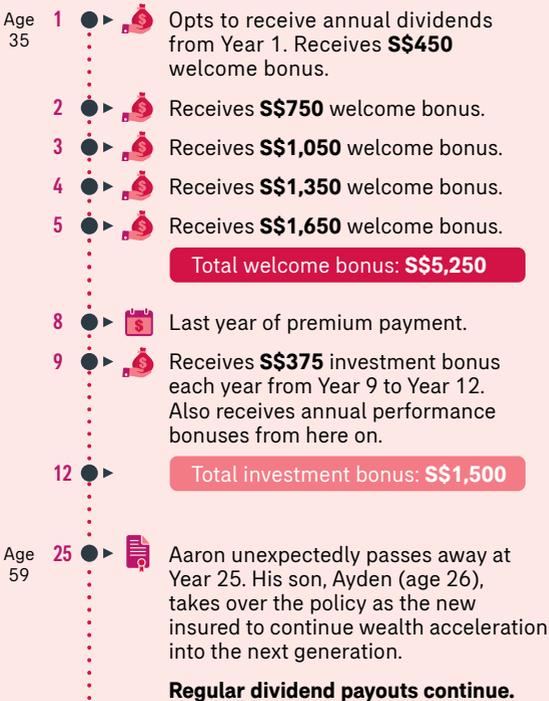
An investment that supports your life, and even your legacy

Aaron, 35, is a married start-up business owner with a 1-year-old son, Ayden. To grow his wealth while supporting his family's needs, he chooses AIA Wealth Venture and opts for regular dividends to fund his son's future education expenses.



Annual premium: **S\$15,000 for 8 years**
 Portfolio: **30% to AIA Elite Adventurous Fund, 70% to AIA Global Adventurous Income Fund**
 Secondary Insured: **His son, Ayden**

Policy Year



Annual dividends received from Year 1:

Year	Dividend payout	Year	Dividend payout
1	S\$825	14	S\$6,047
2	S\$1,644	15	S\$6,119
3	S\$2,457	16	S\$6,192
4	S\$3,264	17	S\$6,266
5	S\$4,066	18	S\$6,341
6	S\$4,758	19	S\$6,417
7	S\$5,432	20	S\$6,495
8	S\$6,088	21	S\$6,574
9	S\$5,963	22	S\$6,653
10	S\$5,840	23	S\$6,734
11	S\$5,816	24	S\$6,816
12	S\$5,905	25	S\$6,898
13	S\$5,975		

At Policy Year 25

Total dividends : **S\$135,583**
 Total policy value : **S\$128,269**

Total policy returns
S\$263,852

Total premiums
S\$120,000

= 2.2X
 Total premiums paid

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\$158,387, which is 1.32 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\$60,538 and projected policy value at Year 25 of S\$97,849. 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 above illustration 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.

Terms and Conditions:

- ¹ A surrender charge or partial withdrawal charge will apply if you surrender or make a partial withdrawal from your policy in the first 10 policy years. The benefits of the policy and policy value may be affected by any partial withdrawals.
- ² Welcome bonus will be given upon receipt of each payment of regular premium for up to the first 5 policy years (subject to annualised regular premium).
- ³ Investment bonus of 2.5% (based on annualised regular premium) will be given at the beginning of 9th to 12th policy year, provided your basic policy is in-force and not on premium holiday.
- ⁴ Performance bonus will be given every year from the beginning of 9th policy year onwards, provided your basic policy is in-force and not on premium holiday.
- ⁵ 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.
- ⁶ 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 will end when either the original insured or the secondary insured turns age 100, whichever is earlier.
- [#] 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.

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 Wealth Venture 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.

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 nondiscretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.

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 8 January 2026.

About AIA

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$328 billion as of 30 June 2025.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 43 million individual policies and 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

AIA Singapore Private Limited
(Reg. No. 201106386R)

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