

AIA PLATINUM GENERATIONS (II)

CARRY YOUR WEALTH ACROSS GENERATIONS

Give your loved ones a head start in life with regular cash coupons
and long-term growth potential.



HEALTHIER, LONGER,
BETTER LIVES

Protect, preserve, and grow your wealth across not just one, but up to three generations

You've worked hard to build an unprecedented level of success. And now, it's time to enjoy it with a plan that gives you additional income while preserving your wealth for generations to come.

AIA Platinum Generations (II) is a US\$ limited pay whole life plan that offers lifelong protection for your loved ones, regular additional income, and long-term growth potential for your money.

It protects, preserves, and grows the wealth you've accumulated today, giving it the potential to benefit up to three generations, and give your loved ones a solid head start in life.

Success built to last begins with a plan for yourself and generations ahead

Benefits of AIA Platinum Generations (II)



A 10-YEAR PAYMENT FOR A LIFETIME OF PROTECTION

AIA Platinum Generations (II) is a US\$ limited pay whole life policy. For just 10 years of premium payments, it offers protection benefits up to age 100¹ on the insured. The coverage amount you choose could provide a valuable legacy for the next generation in the event of the insured's untimely demise.



ANNUAL GUARANTEED CASH COUPONS TO SPEND AS YOU WISH

At the end of the 10th policy year and every year thereafter while the policy remains in force, we guarantee a coupon payment equal to 2% of the insured amount that continues up to age 100. Withdraw the coupon payments in cash, or leave it to accumulate interest at the prevailing rate (that is determined by AIA) for further potential growth of your wealth.



POTENTIAL TO EARN HIGHER RETURNS

You may enjoy potential returns in the form of non-guaranteed annual dividends that you can either receive in cash or leave with AIA to grow over time. In addition, you may also receive a potential one-time terminal dividend when the policy matures, is surrendered, or a claim is made.



ADDITIONAL COVERAGE AGAINST TERMINAL ILLNESS (TI) AND TOTAL AND PERMANENT DISABILITY (TPD)

For added peace of mind, AIA Platinum Generations (II) provides additional coverage for Terminal Illness (up till age 100) and Total and Permanent Disability (up till age 70). Should any of these occur, we will make an accelerated benefit payment* equal to the insured amount of the basic policy (less any indebtedness under your policy).

*Claim limit per life will be applicable to both TI and TPD benefit. Your policy will automatically be terminated upon acceleration of the full insured amount under your basic policy.

Let your success today drive the future of generations ahead

How AIA Platinum Generations (II) can deliver a multi-generation promise



You (As the Policyholder)

You choose to purchase AIA Platinum Generations (II) for your child. With just 10 years of premium payments, you ensure that your child is protected for a lifetime. At the same time, you can continue wealth growth with potential annual dividends received throughout the policy term. You will also enjoy annual guaranteed coupons equivalent to 2% of the insured amount from the end of the 10th policy year onwards, which you can use to enjoy life's finest moments.



Your Child (As the Insured)

Your child will enjoy lifelong insurance coverage from the day he/she is insured.¹ You could choose to assign the policy to your child any time after he/she reaches the age of 21 to grant him/her the annual cash coupons and potential dividends.



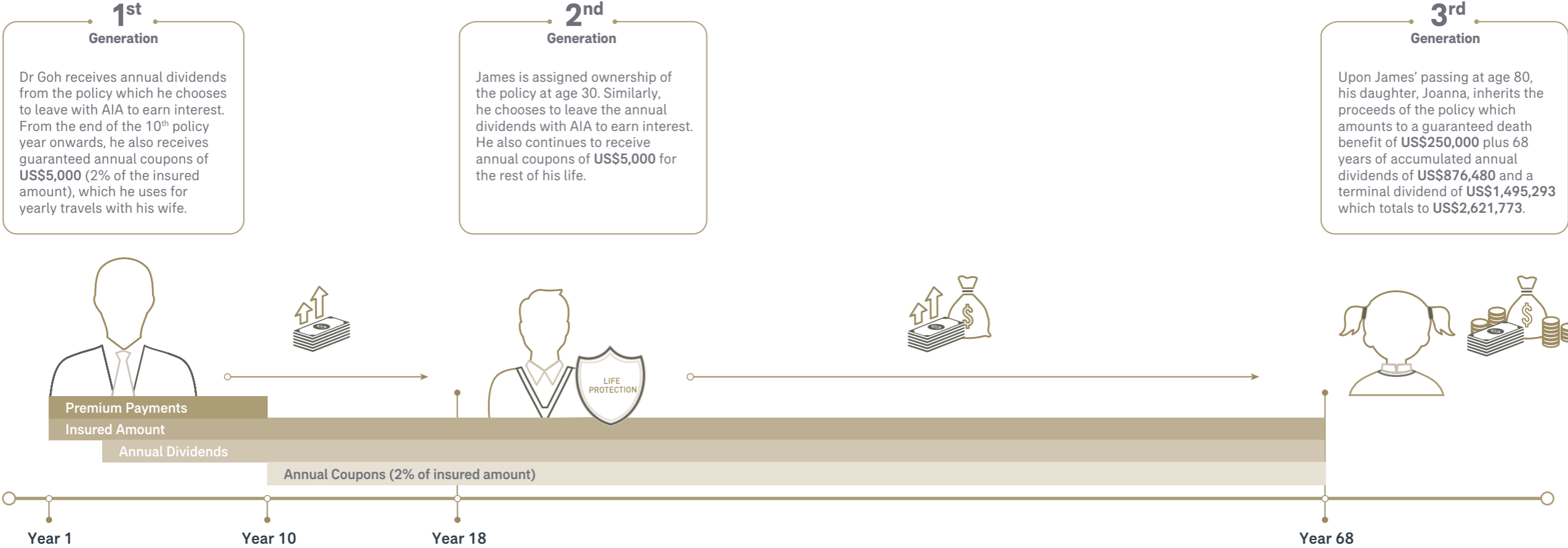
Your Grandchild (As the Insured's Beneficiary)

At the end of your child's lifetime, your grandchild will receive the death benefit¹ (comprising the insured amount on the basic policy), the non-guaranteed terminal dividend, plus any accumulated annual dividends, coupons, and interest.

Further your wealth across three generations

Dr Goh, a 45-year-old surgeon, non-smoker, signs up for AIA Platinum Generations (II) with an insured amount of US\$250,000 and names his 12-year old son, James, as the insured. He makes an annual premium payment of US\$28,300 for 10 years.

Benefits Dr Goh and his loved ones enjoy with AIA Platinum Generations (II):



Note: Figures quoted in the example are rounded off to the nearest dollar and are for illustration purposes only. They are based on the illustrated investment rate of returns of 5.00% p.a. with the accumulated annual dividends calculated based on an accumulation rate of 3.25%. Based on an illustrated investment rate of returns of 3.50% p.a., Joanna could receive accumulated annual dividends (calculated based on an accumulation rate of 1.75%) of US\$203,181, a terminal dividend of US\$598,118, and an illustrated total amount of US\$1,051,299. Annual dividends and terminal dividend (if any) are non-guaranteed. Once credited to the policy, annual dividends (if any) form part of the guaranteed benefits of the policy. Terminal dividend is a one-time, non-guaranteed, discretionary dividend that may be payable upon surrender, claim, or maturity.

General Notes:

¹ Your policy will terminate upon the death benefit payout or acceleration of the full insured amount under the basic plan, whichever is earlier.

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.

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 3 November 2020.

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 in Asia-Pacific – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Taiwan (China), Vietnam, Brunei, Macau Special Administrative Region, New Zealand, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$291 billion as of 30 June 2020.

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-Pacific, AIA serves the holders of more than 36 million individual policies and over 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 code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

AIA Singapore Private Limited

(Reg. No. 201106386R)

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