

AIA PLATINUM LEGACY (IX)

YOUR WEALTH, YOUR FAMILY, YOUR ENDURING LEGACY.

Grow and protect your wealth for the next generation.



HEALTHIER, LONGER,
BETTER LIVES

Your life achievements deserve to be celebrated. And more importantly, protected.

You've worked hard to reach the pinnacle of success. Now it's time to ensure that your hard work will continue to provide for you and your loved ones by planning ahead for wealth transfer and accumulation.

With AIA Platinum Legacy (IX), you can enhance your financial assets, preserve your wealth, protect your business and secure a rich legacy that not only benefits your next generation, but also many more to come.

Embark on the most important step of your wealth journey today.

Enhance your legacy and protect your wealth

AIA Platinum Legacy (IX) is uniquely designed to help enhance your financial assets and transfer your estate in accordance to your wishes.



Legacy Planning

More than passing on your wealth, legacy planning means enhancing your assets strategically so that future generations can benefit from the strongest foundations you provide.



Estate Liquidity

Distribute your estate among your loved ones according to your wishes without affecting the business and minimise potential family friction after your passing.



Portfolio Diversification

Preserve your wealth with a plan that not only adds stable potential growth to your portfolio, but diversifies the risk of other assets that are easily impacted in a volatile market.



Business Continuity

Helps corporations to limit the risk of losing a key employee, complementing a prudent business continuity strategy.





**Give them a head start
to success today**



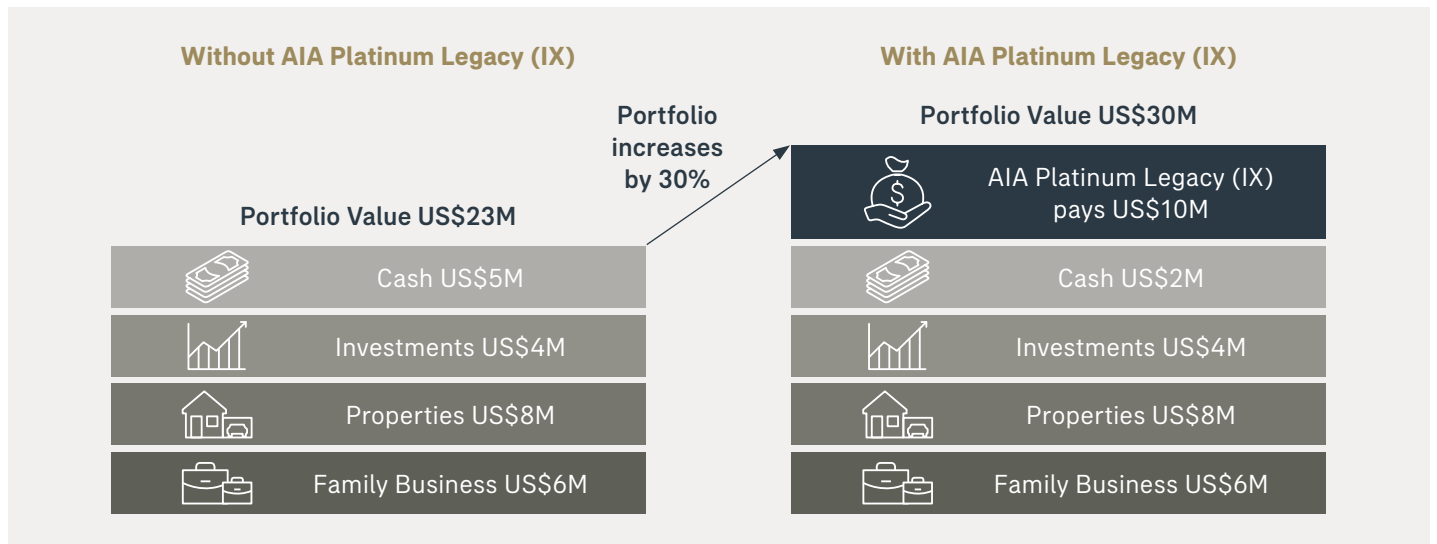
Fulfil two goals with one plan

Scenario 1: Legacy Planning

Mr Lim, aged 50, has a total wealth of US\$23M made up of a myriad of assets that include a family business, properties as well as other assets that could be volatile during market movements.

Portfolio Value US\$23M	
	Cash US\$5M
	Investments US\$4M
	Properties US\$8M
	Family Business US\$6M

Mr Lim wants to be protected against the uncertainties of life, as well as enhance his wealth. Thus, he purchases an AIA Platinum Legacy (IX) plan. He pays a single premium of US\$3M* for a coverage amount of US\$10M throughout his lifetime.



This gives an immediate boost to his existing portfolio and increases the total value of his wealth to US\$30M.

In addition, this universal life plan offers diversification that complements and stabilises his existing investment portfolio. AIA Platinum Legacy (IX) also provides immediate liquidity which can be tapped on if the need arises.

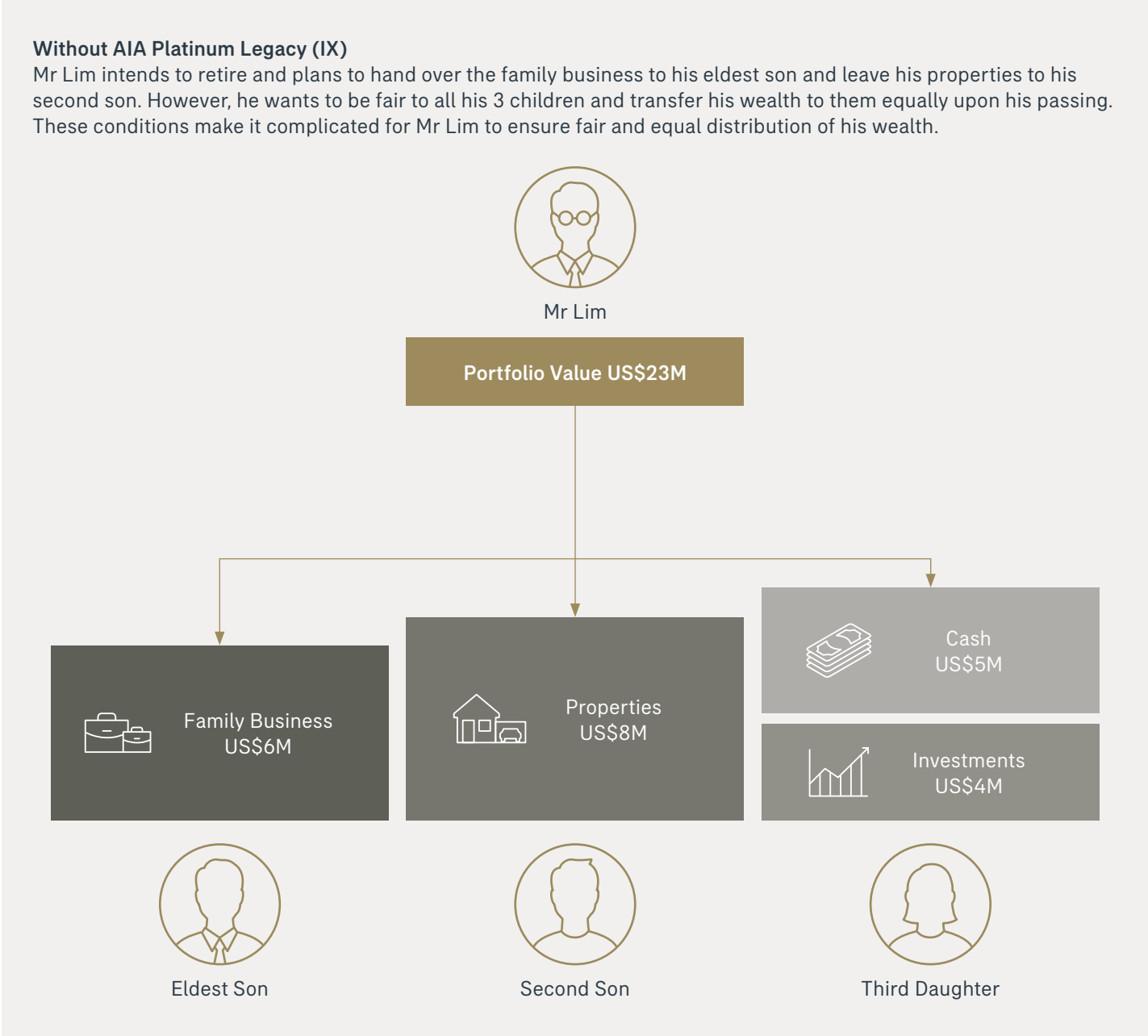
* Figures quoted in the example are for illustration purposes only. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, rating class, country of residence at inception and applicable crediting rate.

Empower your future generations with your success

Scenario 2: Estate Liquidity

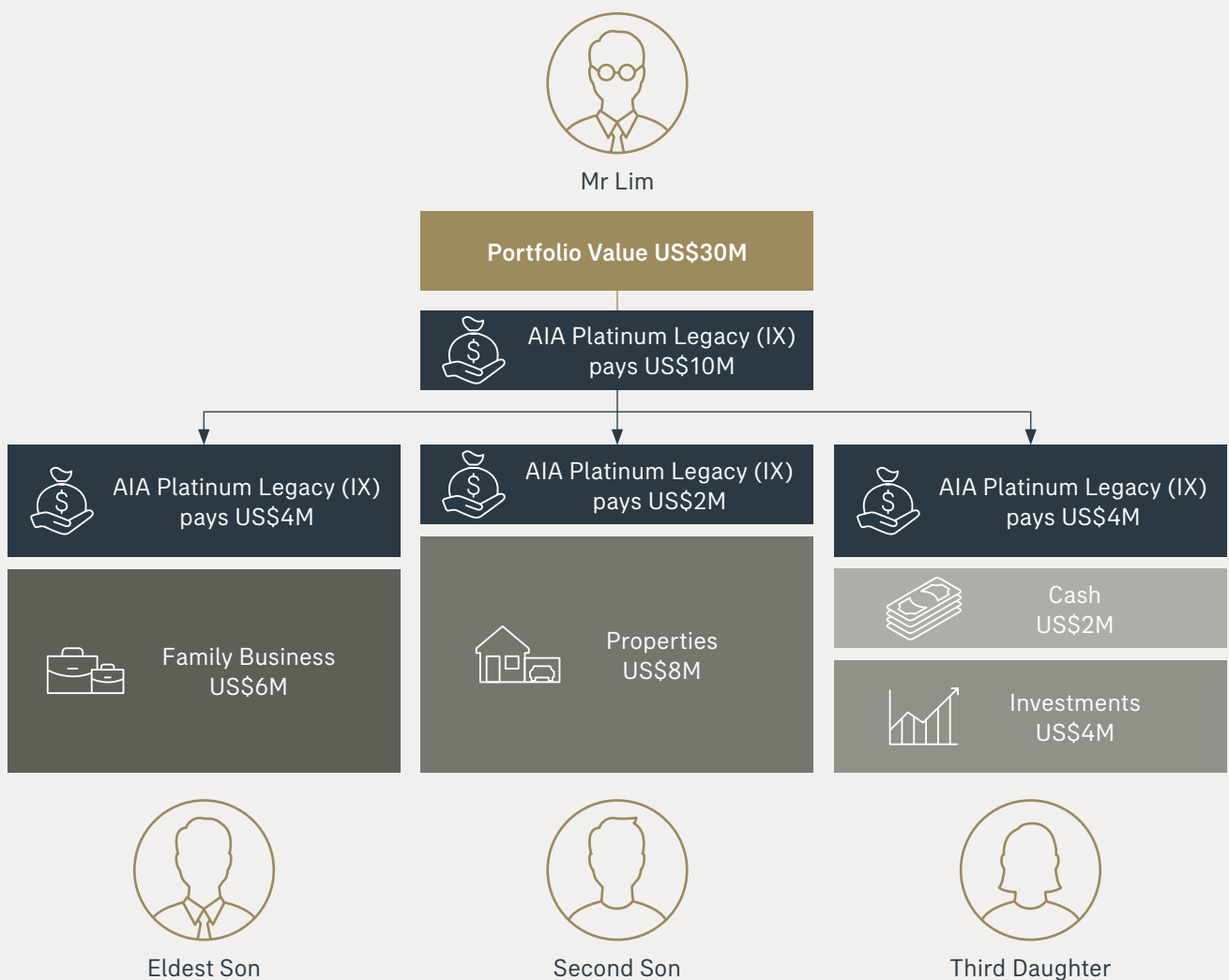
Without AIA Platinum Legacy (IX)

Mr Lim intends to retire and plans to hand over the family business to his eldest son and leave his properties to his second son. However, he wants to be fair to all his 3 children and transfer his wealth to them equally upon his passing. These conditions make it complicated for Mr Lim to ensure fair and equal distribution of his wealth.



With AIA Platinum Legacy (IX)

Because of Mr Lim's foresight, his wealth was enhanced from US\$23M to US\$30M, enabling him to facilitate the equal distribution of US\$10M to each of his 3 children from the insurance proceeds.



* Figures quoted in the example are for illustration purposes only. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, rating class, country of residence at inception and applicable crediting rate.

Key Benefits

- Guaranteed crediting rate on your initial premium for the first 3 years
- Capitalise on crediting rate by investing more money to 'overfund'¹ your policy
- Enjoy a special bonus at the end of the policy year 10, 15, 20 & 30. Free access to cash from the 11th policy year onwards²
- Flexibility to adjust your coverage amount according to your life stage changes³
- Flexible premium payment choices
- Transparent fee structure

Product features at a glance

Entry Age	0 – 75 years old
Maximum Coverage Age	Whole of Life
Currency	USD
Death Benefit⁴	The higher of the current coverage amount or accumulation value
Minimum Coverage Amount	US\$500,000
Minimum Guaranteed Crediting Rate	1.5% per annum
Premium Payment Modes	Single or multi-pay
Issuing Company	AIA Singapore Private Limited
Policy Governing Law	Singapore
Minimum Premium Requirement Period	First 8 policy years (on a cumulative basis)
Premium Charge	6% on initial premium and any additional premium
Administration Charge	Deducted monthly for 10 years. Refer to the point of sales documents for explanations of charges and applicable rates.
Insurance Risk Charge⁵	Deducted monthly for the life of the policy. The rate is guaranteed for the first 5 policy years. Refer to the point of sales documents for applicable rates.
Partial Withdrawal/ Surrender Charge	Applicable to partial withdrawals/surrender made within the first 15 years. Partial withdrawals from the 11 th policy year onwards may be free of charge if certain requirements are satisfied ² .
Change of Insured Option	One time change of insured allowed for individual policy owners. Unlimited number of changes of insured allowed for corporations.

A world of bespoke privileges await you



As our AIA Platinum Legacy (IX) customer, you gain the opportunity to experience an exclusive suite of lifestyle privileges, advanced healthcare services and bespoke experiences.

By-invitation only, AIA Altitude is an exclusive membership⁶ that comes with tastefully curated benefits befitting your wealth status.

- Complimentary Will Writing Services
- Exclusive Lifestyle Perks
- AIA Altitude Event Invitations
- Priority Queue at AIA Customer Service Centre
- Access to AIA Altitude Lounge and more

There are three membership tiers to the programme, namely AIA Altitude, AIA Altitude Platinum and AIA Altitude Pinnacle. Privileges differ according to the qualification of each tier.

- ¹ You have the option to pay more premium than that required to achieve your desired accumulation value by your specified date. Such premiums are subject to our approval.
- ² A partial withdrawal charge is applicable during the first 15 years of your policy, as well as from the effective date of any increment in your coverage amount. We offer a free partial withdrawal limit from the 11th policy year onwards and will not deduct any partial withdrawal charges so long as the partial withdrawal amount does not exceed 4.5% of the accumulation value at the start of the policy year when the partial withdrawal is made. Any amount in excess of the free partial withdrawal limit is subject to partial withdrawal charges. We reserve the right to terminate or suspend the partial withdrawal facility any time at our sole discretion. We will not be responsible for any losses whatsoever arising from our decision to suspend or terminate the partial withdrawal facility.
- ³ A decrease in coverage amount may incur partial withdrawal charges and is subject to a minimum coverage of US\$500,000. An increase in coverage amount will require evidence of insurability and is subject to our approval. Decrease or increase in coverage amount is allowed after 1 year from your policy issue date.
- ⁴ Payable if death occurs before the policy anniversary immediately following the insured's 122nd birthday. Else the death benefit is equal to the accumulation value and the amount payable is less any indebtedness.
- ⁵ This charge is not guaranteed. We reserve the right to make changes but will give you at least 1 month's prior written notice before any change.
- ⁶ To become an AIA Altitude member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$100,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum of S\$10,000 in total.

To become an AIA Altitude Platinum member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$500,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum of S\$50,000 in total.

To become an AIA Altitude Pinnacle member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$1,000,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum of S\$100,000 in total.

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 13 January 2022.

AIA Singapore Private Limited

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Monday – Friday: 8.45am – 5.30pm

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