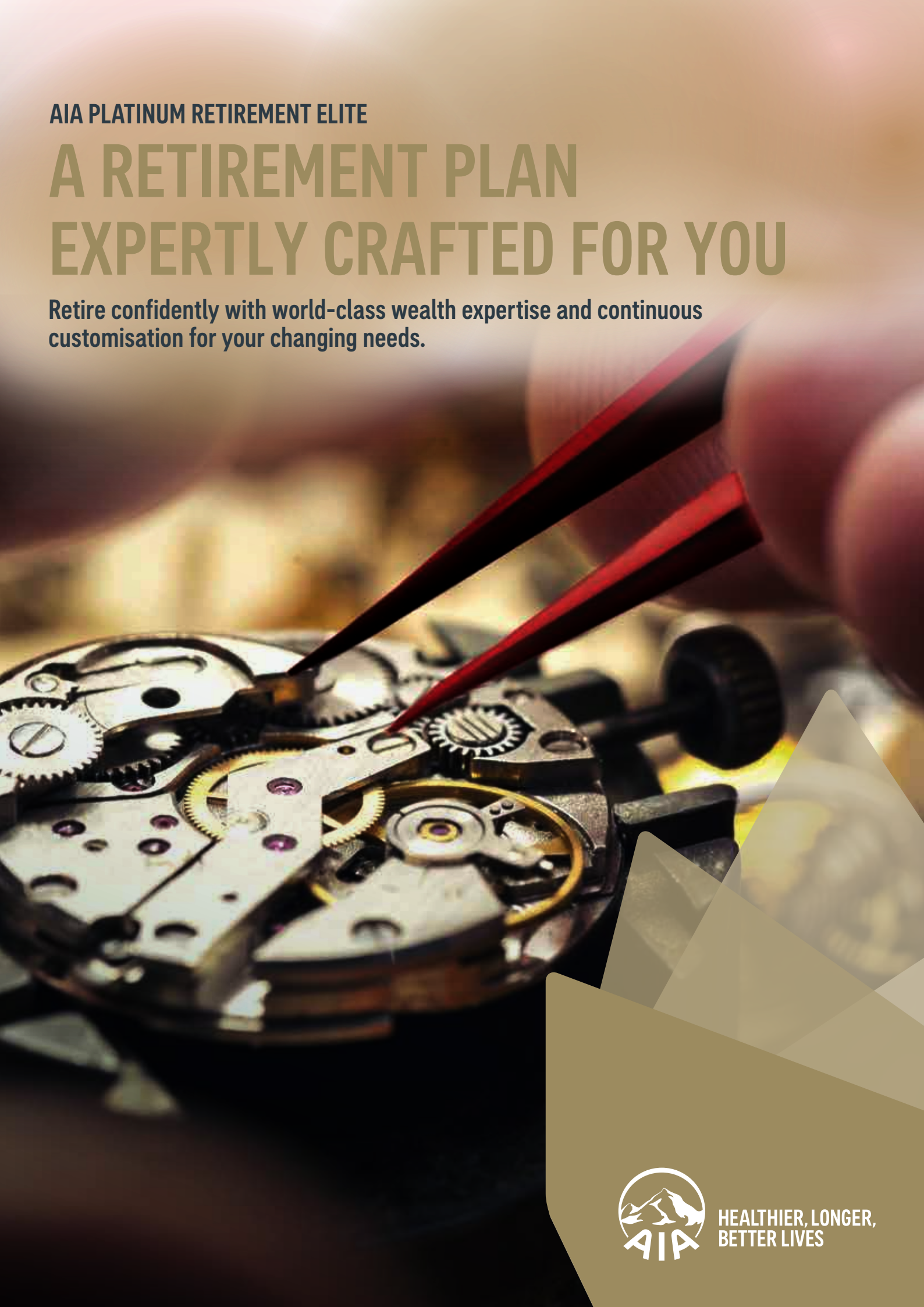


AIA PLATINUM RETIREMENT ELITE

A RETIREMENT PLAN EXPERTLY CRAFTED FOR YOU

Retire confidently with world-class wealth expertise and continuous customisation for your changing needs.



**HEALTHIER, LONGER,
BETTER LIVES**



**CALIBRATED WITH
THE FLEXIBILITY TO GO
AT YOUR OWN PACE**

Anyone can retire. With AIA Platinum Retirement Elite, you have the choice to retire better.

AIA Platinum Retirement Elite is an SGD and USD denominated Investment-linked Plan focused on maximising wealth creation for your retirement years.

As the world's largest life insurer by market capitalisation[^], we understand everyone has a unique set of needs and goals that can change across life stages. When it comes to retirement, what you dream of at age 30 may differ from the one you desire at age 60.

With AIA Platinum Retirement Elite, we'll craft a retirement plan that is not only uniquely yours, but also gives you the flexibility to adapt to your changing aspirations and circumstances. Whether it is to enjoy retirement earlier or to accumulate your wealth for a longer period, the decision is yours to make.

You'll enjoy dedicated access to an unparalleled level of investment expertise to help you maximise your investment potential and achieve your retirement goals. Leveraging the long-term wealth creation strategies of AIA Investments, one of the region's most experienced institutional asset managers, we'll help you arrive at the retirement you deserve.

[^] As of 31 Dec 2021, AIA Annual Report 2021.



Live the retirement you envisioned with a plan that tailors to your every need

Optimise your retirement income with flexible and customisable features



Retire earlier or later, you can decide anytime

Choose your target retirement age between 50 and 85¹ to start receiving your target monthly retirement income.² If your plans change, simply bring forward or defer the payout by the year.



Adjust your retirement income to suit your needs

1. Decide on your desired target monthly retirement income

From a minimum of S\$500 per month for the Regular Premium plan or S\$800 per month for the Single Premium plan, the choice is yours. Should you wish to increase or reduce that amount, you can do so after the first policy year. You'll receive your target retirement income² upon your selected target retirement age.

You may also choose to stay invested during your retirement years with the flexibility to stop receiving any monthly retirement income as you focus on value growth of your investments.

2. Counter inflation with a yearly stepped-up income

Inflation does not retire when you do. To ensure that your retirement lifestyle remains unaffected by rising inflation rates, you can choose to receive a yearly stepped-up income from a range of 0% – 5%.



Decide how you want to accumulate your wealth with various premium options

• Single Premium

Enjoy the flexibility to invest using cash or funds from your Supplementary Retirement Scheme* (SRS) account.

*SRS is only available for Single Premium option in SGD currency

• Regular Premium for 5 Years

**Embark on your journey confidently
with guaranteed benefits**



Guaranteed Assurance

Protecting your family and their well-being has always been the cornerstone of our wealth strategy. Enjoy our promise of assurance while we work towards your retirement goals.

**1. Lump sum payout in the event of
Death & Terminal Illness**

Should the unforeseen happen, your loved ones will receive a lump sum payout equivalent to 105% of the policy value (less any fees and charges, if any).

2. Additional Accidental Death Benefit payout

Should death occur due to an accident within the first 5 policy years, your loved ones will receive an additional death benefit payout.



Guaranteed Issuance Offer

With AIA Platinum Retirement Elite, you can enjoy a hassle-free application process with no medical questions asked.

Plan Options	Additional Payout Amount
Single Premium	10% of your Single Premium
Regular Premium for 5 Years	50% of your paid premiums



**WE'LL TUNE UP AT
EVERY OPPORTUNITY TO
HELP YOU ACHIEVE MORE**

Maximise your investments to make retirement more rewarding

Power-up Bonus



To help you reach your goals faster, we'll provide a boost to your investments along the way. You'll receive perpetual Power-Up Bonus³ units from the end of the 10th policy year and every 5 years thereafter.

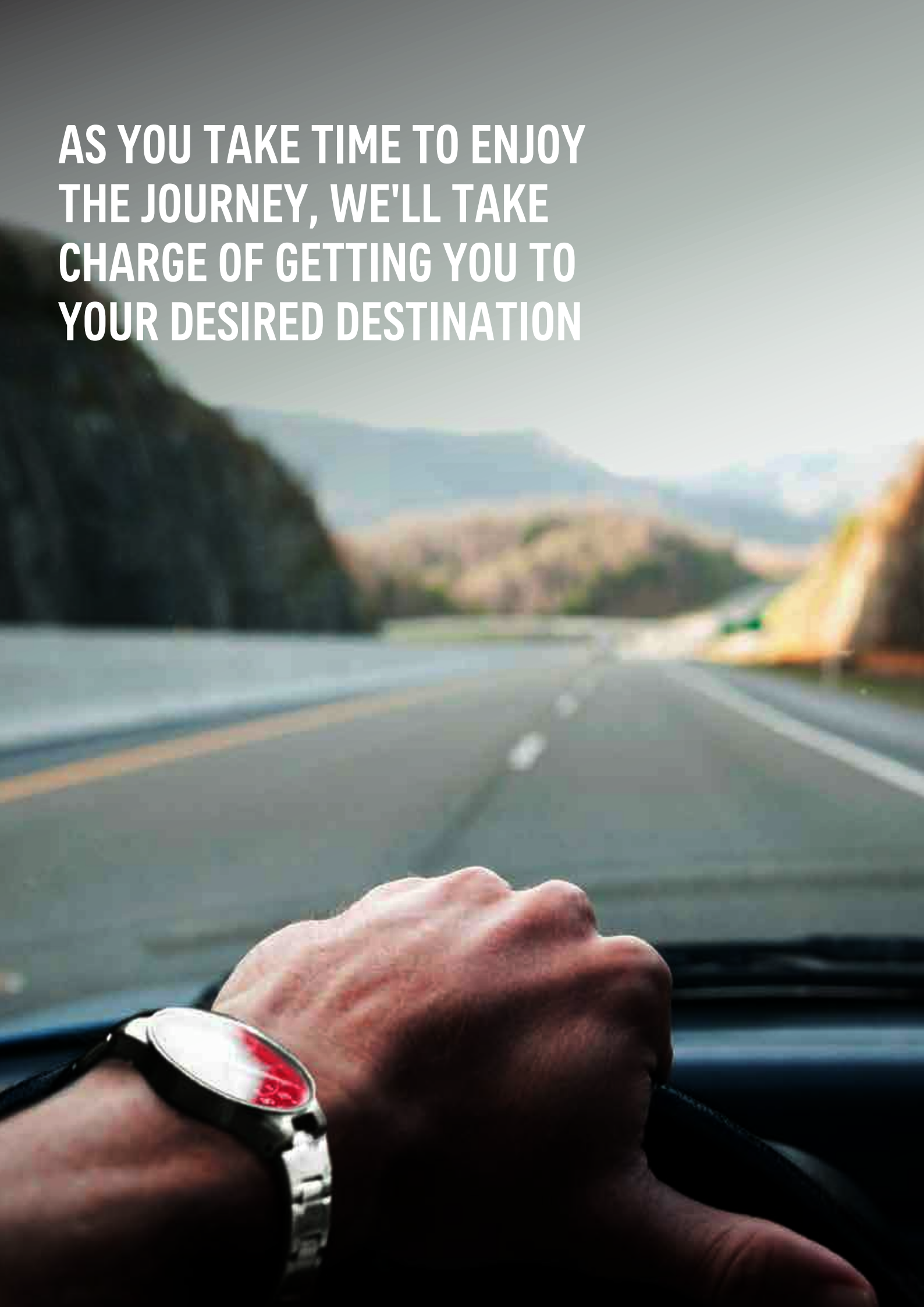
Premium Term	Power-Up Bonus
Single Premium	2.5% of your Single Premium
Regular Premium for 5 Years	12.5% of your Annual Premium ⁴

Unlimited premium top-ups



On the journey to retirement, you may start to set bigger goals. To achieve them with confidence, you can choose to maximise the growth potential of your investment portfolio by doing top-ups⁵ at any time. Whether on an ad-hoc or regular basis, the choice is yours and there are no caps on the number of top-ups or the top-up amount.

**AS YOU TAKE TIME TO ENJOY
THE JOURNEY, WE'LL TAKE
CHARGE OF GETTING YOU TO
YOUR DESIRED DESTINATION**



Achieve your goals with a sustainable long-term wealth strategy

AIA Investments

The trusted stewards of your wealth

In addition to acumen and knowledge, managing investments can take your time and emotions away from the more important things at present, such as your loved ones. With AIA Platinum Retirement Elite, your funds are managed by a dedicated team of wealth professionals backed by the expertise of AIA Investments. This entity is the investment arm of AIA Group, responsible for managing over USD340 billion in assets.[^]

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 can invest the invaluable asset of time where it matters most.

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. With differentiated insights, we are focused on selecting the right partners as we leverage their strategies and expertise to construct investment portfolios that match your goals and risk preferences.

Our Partners:



Baillie Gifford

One of the UK's largest and oldest investment management firms, founded in Edinburgh in 1908.

USD467 billion

in Assets Under Management as of September 2021

BlackRock

BlackRock

Founded in 1988, BlackRock operates in 35 countries globally, serving clients in 100 countries globally.

USD9.46 trillion

in Assets Under Management as of September 2021



Capital Group

One of the world's largest investment managers founded in US in 1931.

USD2.6 trillion

in Assets Under Management as of September 2021

**WELLINGTON
MANAGEMENT**

Wellington Management

Private, independent investment management firm and advisor to over 2,400 institutions.

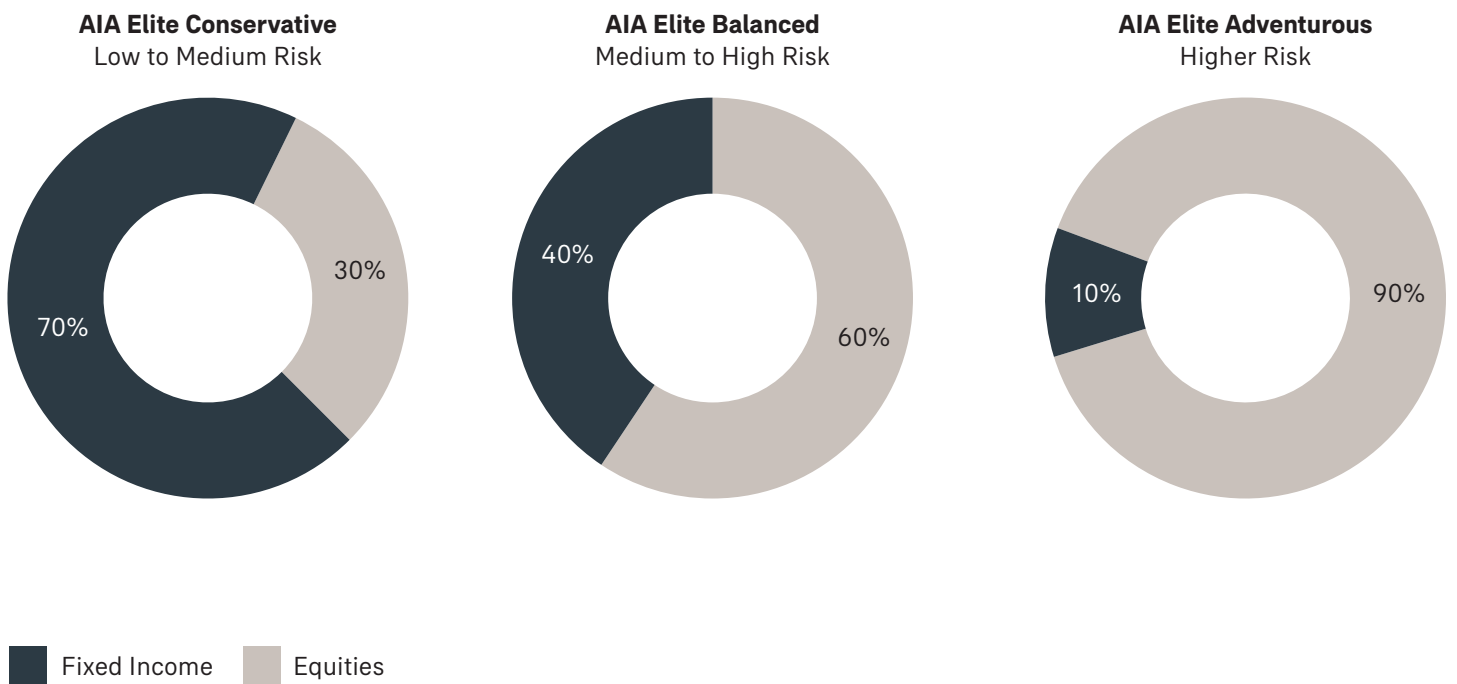
USD1.39 trillion

in Assets Under Management as of September 2021

[^] As of 31 Dec 2021, AIA Annual Report 2021.

AIA Elite Funds

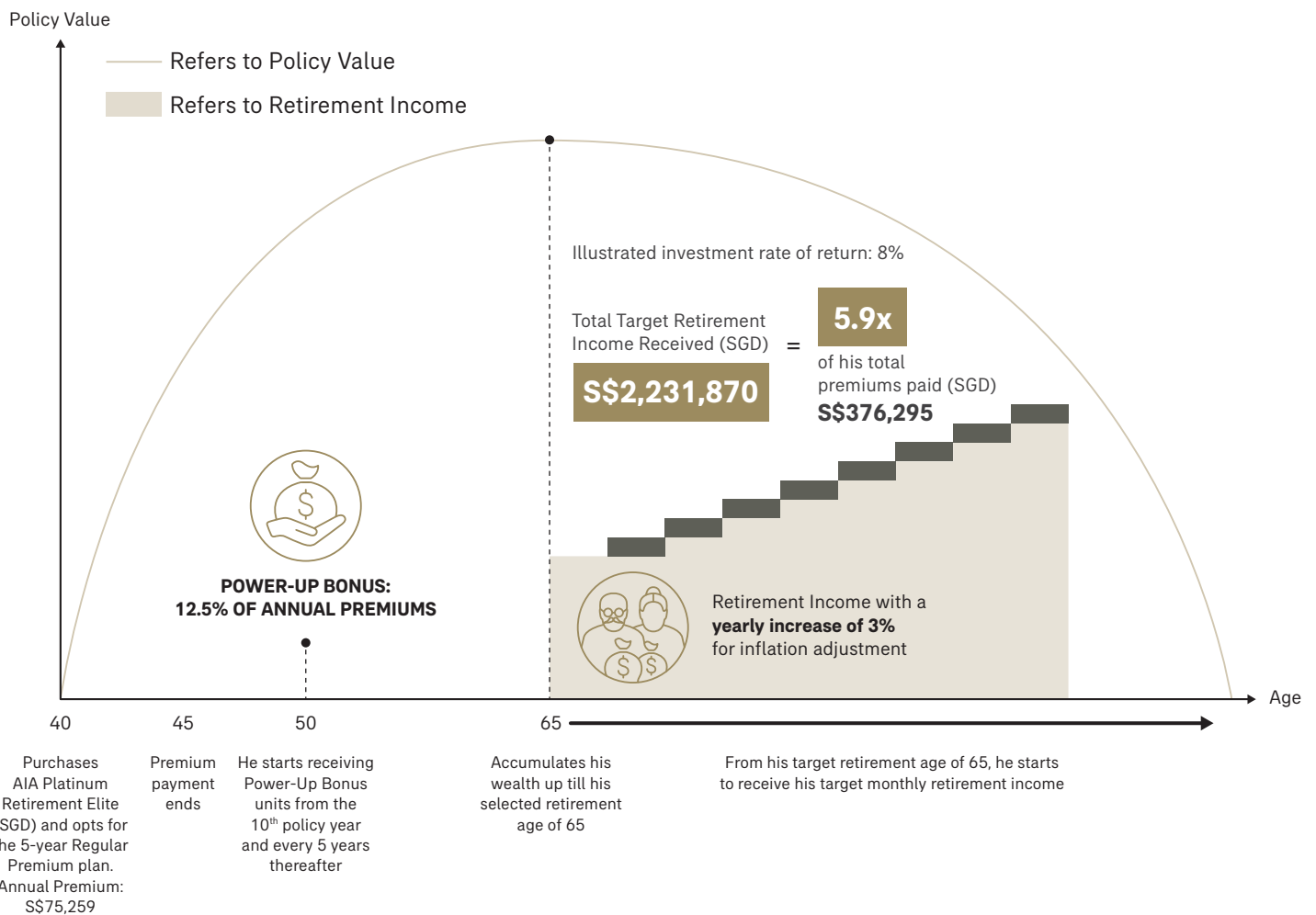
Our fund solutions have been carefully crafted to suit your goals and risk preferences. Each fund comprises a strategic mix of equities and bonds, designed to optimise long-term returns and financial stability.



AIA Elite Funds are available in USD and SGD denominations.

Be prepared for life's changes and the impact of inflation

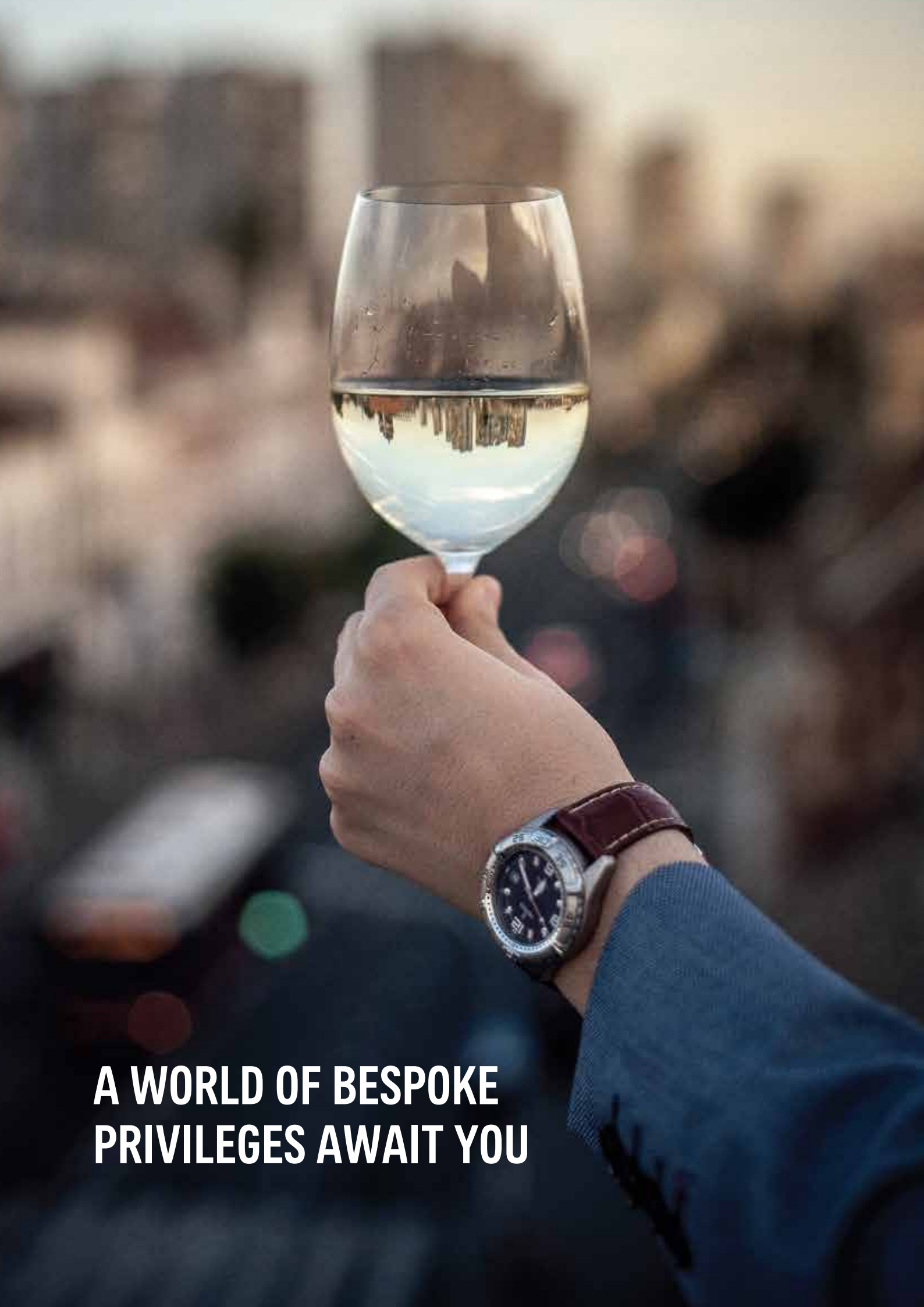
Mr. Lee, a small business owner aged 40, purchases AIA Platinum Retirement Elite (SGD) and opts for the 5-year Regular Premium plan. Based on his risk assessment, AIA Elite Adventurous Fund was recommended. He hopes to retire at age 65 with a monthly income of S\$10,000 over 15 years. To minimise the impact of inflation, he has also opted to receive a yearly stepped-up income of 3%.



Notes: Figures (SGD) quoted above are for illustrative purposes only. The illustrated 8.0% p.a. investment rate of return for AIA Elite Adventurous is calculated based on the historical performances of the combination of Bloomberg Barclays Global Aggregate Corporate Total Return Index and MSCI World Total Net Return Index using its target asset allocations.

Based on the illustrated 4.0% p.a. investment rate of return, the total retirement income received would be S\$648,689. The illustrated 4.0% p.a. investment rate of return is set out in accordance with the Life Insurance Association Singapore (LIA) guidelines on policy illustration for Investment-linked policies.

These indices are the benchmarks for the ILP sub-fund. Please note that past performance is not indicative of future performance. They are purely illustrative and do not represent the upper and lower limits of the investment performance.



**A WORLD OF BESPOKE
PRIVILEGES AWAIT YOU**

Be welcomed into a world of bespoke privileges



As our AIA Platinum Retirement Elite customer, you gain the opportunity to experience an exclusive suite of lifestyle privileges, advanced healthcare services and bespoke experiences ahead of your dream retirement.

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.

General Notes:

- ¹ Target retirement age between 76 and 85 is applicable for Single Premium plan with entry age of 66 to 75 only.
- ² A minimum accumulation period of 10 years must be fulfilled before the retirement income payout starts. The actual payout period is subject to the target monthly retirement income and the value of your policy. In the event where the ILP sub-fund(s) are underperforming or if there are any withdrawals from the policy, the fund value may deplete even faster and the policy may terminate before the desired income payout period.
- ³ To qualify for the Power-Up Bonus, your policy must be in force on the bonus declaration date and premiums payable are up to date. Power-Up Bonus may be adjusted if partial withdrawals are made from the policy value.
- ⁴ Annual premium is defined as the aggregate of the monthly, quarterly or half-yearly premiums due over a policy year.
- ⁵ All top-ups will incur a premium charge of 3% of the top-up premium.
- 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.

AIA Platinum Retirement Elite 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. Policyholder can avoid the policy lapsing by topping up additional premium.

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 Financial Services 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).

Investment risks include foreign exchange risks and in addition, the Singapore dollar return for USD denominated policies (where applicable) will depend on prevailing exchange rate which may be highly volatile.

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 7 June 2022.

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, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, 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 Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of USD340 billion as of 31 December 2021.

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 39 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”).

