

AIA SMART FLEXI GROWTH

BUILD UP A LARGE NEST EGG TO SECURE YOUR LIFE GOALS

Raise the foundation for your wealth goals with a regular savings plan across your choice of premium and coverage period.



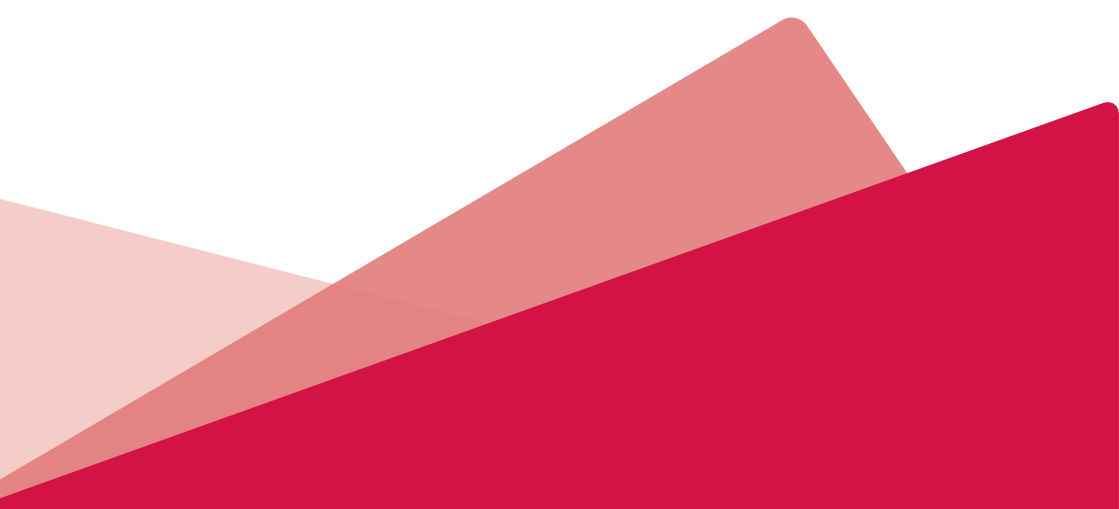
HEALTHIER, LONGER,
BETTER LIVES

Whether you're aiming towards your own startup, a new home, providing the best education for your children, or even an early retirement, it's important to keep up with your savings.

Not only to lay out the foundations of a smooth-sailing future, but also to set down a safety cushion should unforeseen events come to pass.

But between everyday needs and distractions, we understand that it can be tough to stick to your savings plan at times.

With AIA Smart Flexi Growth, we'll help you save before you spend by setting aside a fixed amount regularly. With a range of premium payment period and coverage options, you can enjoy flexibility of choice, while building up a pot of gold that paves your way towards the future you have in mind.



Stay on track towards your wealth goals



Capital guaranteed¹

With 100% of your capital guaranteed upon policy maturity¹, you can set aside any worries you may have, knowing that your total premiums paid will be secured.



Boost your savings with potential bonuses

Apart from the guaranteed lump sum that you've saved up over the years, you can also look forward to additional potential returns from the non-guaranteed reversionary bonus and terminal bonus upon policy maturity.



Flexible premium and policy terms

Choose from a range of premium payment period and policy term options that best fit your needs.

Payment Period	Coverage Period
5 years	15 - 30 years
10 years	20 - 30 years
15 - 30 years	Same as premium payment period



Assurance while you save

Secure your family's financial future in the event of the unexpected with our death benefit.



Add on to your protection with optional riders



Riders to waive future premiums

Future premiums of your AIA Smart Flexi Growth plan and eligible riders (if any) will be waived, upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses with **Early Critical Protector Waiver of Premium (II) rider**; or
- 72 major critical illnesses with **Critical Protector Waiver of Premium (II) rider**



Riders to secure your child's future

We will also waive future premiums of your child's AIA Smart Flexi Growth plan and eligible riders (if any) up to his/her 25th birthday, upon diagnosis of any of the covered:

- 149 early, intermediate, or major stage critical illnesses, total and permanent disability, or upon your passing with **Early Critical Protector Payor Benefit (II) rider**



With no health check-up required, you can start your savings journey almost right away!

Plan ahead to fulfil your future needs

At age 35, John takes up **AIA Smart Flexi Growth** for his 1-year-old child. He intends to save towards funding for his child's tertiary education. He also adds on the Early Critical Protector Payor Benefit (II) rider, so he can focus on recovery while securing his child's future should early critical illness strike.



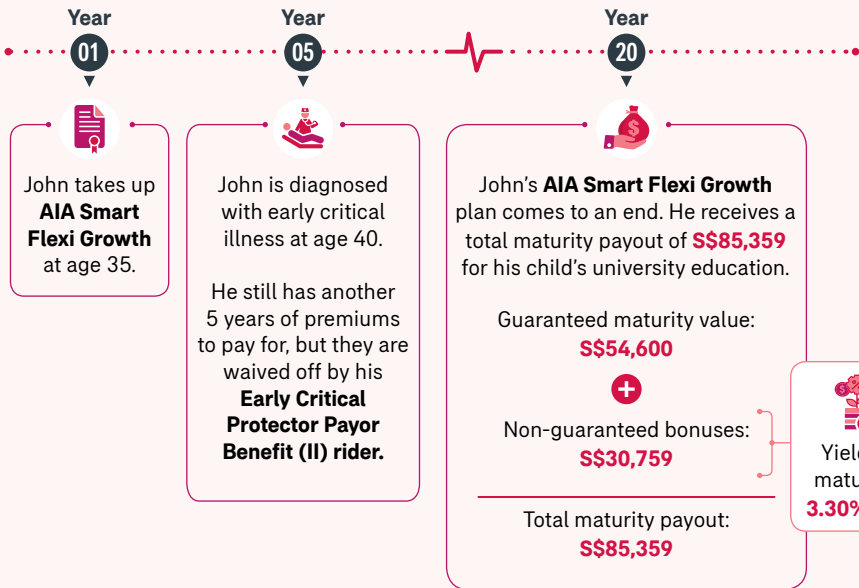
Premium payment term:
10 years

Policy term:
20 years

Annual premium:
S\$5,135

Early Critical Protector Payor Benefit (II) rider annual premium:
S\$225.94

100%
capital guaranteed
at maturity



Note: Figures quoted in the example are for illustrative purposes only and are based on the illustrated investment rate of return of 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the projected maturity bonus is S\$18,909 and the total maturity payout is S\$73,509, calculated on a maturity yield of 2.33% p.a. The bonus rates are non-guaranteed and the actual benefits payable may vary according to the performance of the participating fund. You are advised to refer to the policy illustration for more information.

General Notes:

There are certain conditions whereby no benefits will be payable. You are advised to read the relevant policy contract for details.

¹ Applicable for 5- and 10-year premium payment period options only. The amount of capital guaranteed is based on the total premium of the basic plan and it is on the condition that all premiums are fully paid.

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 this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You are recommended to read the product summary and seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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 01 July 2021.

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 US\$326 billion as of 31 December 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, AIA serves the holders of more than 38 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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