

AIA SMART FLEXI REWARDS (II)

A PLAN THAT LETS YOU REACH YOUR GOALS, FLEXIBLY

AIA Smart Flexi Rewards (II) puts your needs first, prioritising flexibility so you can reach your financial goals with ease.



HEALTHIER, LONGER,
BETTER LIVES

Happiness is the freedom to choose – we can help to expand those choices

Everyone is unique – and so are your life goals; you may be a forward-thinking millennial yearning for your own Instagram-worthy house or a pre-retiree looking to supplement retirement income, and enjoy your golden years exploring the world.

You are clear about your life goals and savvy with your savings – but are you saving effectively to reach them?





Here comes AIA Smart Flexi Rewards (II) – A plan that adapts to your needs, not the other way around

Financial stability isn't just about saving – it's about saving smart, and we believe that a little guidance goes a long way.

Designed for the modern go-getter, AIA Smart Flexi Rewards (II) allows you to organise a financial plan according to the timeline of your own savings goal. With the option to choose a preferred payment and coverage period of your choice, you can do the living with ease, and we'll take care of the worrying.

How you can benefit from AIA Smart Flexi Rewards (II)



Guaranteed yearly coupon

All work and no play makes life dull. Enjoy the fruits of your labour and start receiving **guaranteed yearly coupons**¹ from as early as the end of the 2nd policy year until the year before your policy matures.

You can withdraw the cash coupon every year to enjoy little pleasures in life or accumulate them with us to fulfil your longer-term saving goals.



Guaranteed maturity payout

You can make your future plans today as you know for sure you'll be rewarded for all your hard work at the end of the policy term.

You'll receive a **lump sum maturity benefit** that includes a guaranteed maturity amount plus any accumulated coupons and bonuses that you have earned. The pot of gold at the end of this rainbow is definitely waiting for you!



Guaranteed return of your capital²

Your **capital is 100% guaranteed** at the end of the policy term²; meaning that regardless of the market situation, the total premiums that you have paid are fully secured.



Flexible policy terms with choice of premium payment terms

Personalise a financial plan to suit your needs, not the other way around.

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



Save with assurance

Safeguard your family's financial future against the unexpected with our death benefit.³

For added protection⁴

Ensure that your financial plan stays in place with the following add-ons to AIA Smart Flexi Rewards (II).



Riders to waive future premiums

Future premiums of your AIA Smart Flexi Rewards (II) 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 Rewards (II) 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.

Disciplined savings with ease



Daniel is a young and aspiring working millennial. At the age of 26, he is keen to set aside some money for savings while he is still young so he can enjoy more in his later years.

He chose **AIA Smart Flexi Rewards (II)** as he can grow his savings and enjoy the guaranteed yearly coupon that he can withdraw every year to reward himself. He also hopes to use the capital guaranteed amount at maturity to plan for a big overseas trip.

Daniel decides to set aside S\$500 every month for the next 10 years and chose a 20-year policy term that provides him a lump sum payout at age 46. He has also chosen to withdraw the guaranteed yearly coupon of **S\$1,713¹** every year starting from the end of 4th policy year. As he wants to ensure that his savings plan stays on track should a critical illness misfortune happen, he adds on the Early Critical Protector Waiver of Premium (II) rider, paying an annual premium of **S\$107.16**.

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 non-guaranteed bonus is S\$12,209, and the total maturity payout is S\$44,756. 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.

▶ **Age 26**



Daniel buys **AIA Smart Flexi Rewards (II)** for his own savings & adds on **Early Critical Protector Waiver of Premium (II)** rider.

▶ **Age 30**



Received first yearly guaranteed coupon payout of **S\$1,713**.

▶ **Age 36**



Premium payment ends.



Daniel received a total of **S\$27,408** guaranteed yearly coupon payouts.

▶ **Age 45**



Final guaranteed yearly coupon is paid out.

▶ **Age 46**



Daniel's plan comes to an end. He receives a total maturity payout of **S\$51,874** and used some of it on a luxurious holiday in Europe.

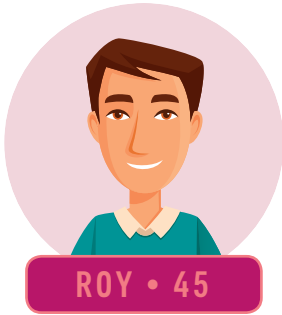
Guaranteed maturity value:
S\$32,547

Non-guaranteed bonuses:
S\$19,327

Total maturity payout:
S\$51,874

Daniel received a total payout of **S\$79,282** throughout the policy term

Plan for a comfortable retirement, flexibly



Roy is an Engineer, aged 45. He is looking for a plan that guarantees his capital and provides regular payouts to supplement his retirement income.

He decides to save S\$12,000 every year for 5 years and chooses a policy term of 30 years to accumulate his savings for a longer period.

Roy will receive a guaranteed yearly coupon of **S\$1,822.50**, starting from the end of the 2nd policy year, but he chooses to accumulate them and have the flexibility to withdraw the accumulated coupons whenever he needs the funds. When Roy retires at age 60, he decides to withdraw the yearly coupon. He will then receive the remaining yearly coupons till the end of his policy at age 75.

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 non-guaranteed bonus is S\$31,755 and the total maturity payout is S\$44,513. 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.

▶ Age 45



Roy buys **AIA Smart Flexi Rewards (II)** to supplement his retirement income.

▶ Age 47



Received first guaranteed yearly coupon of **S\$1,822.50**, but chooses to accumulate it.

▶ Age 50



Premium payment ends.

▶ Age 60



Roy retires. He withdraws the accumulated yearly coupons of **S\$30,618**.

▶ Age 61



He chooses to receive the remaining guaranteed yearly coupons. Total guaranteed yearly coupon received: **S\$25,515**.

▶ Age 74



Final guaranteed yearly coupon is paid out.

▶ Age 75



Roy's plan comes to an end. He received a total maturity payout of **S\$64,193** and used it for his retirement.

Guaranteed maturity value:
S\$12,758

Non-guaranteed bonuses:
S\$51,435

Total maturity payout:
S\$64,193

Roy received a total payout of **S\$120,326** throughout the policy term

General Notes:

There are certain conditions such as suicide within 1 year from the policy issue date or reactivated date (whichever is later) whereby no benefits will be payable. Please refer to the policy contract for the full list of exclusions.

- ¹ The guaranteed yearly coupon for premium payment term of 5-year and 10-year is 15% and 30% of the insured amount from the end of the 2nd year and 4th year respectively, while for the regular premium payment term is 40% of the insured amount from end of the 4th year.
- ² Capital guarantee consists of the guaranteed yearly coupon received and the guaranteed maturity amount payable on the basic plan on the condition that premiums are fully paid. 100% capital guaranteed is applicable for 5-year and 10-year payment period options only.
- ³ The death benefit will be the higher of 101% of the total premiums paid (less coupons paid out) or guaranteed cash value, plus any bonuses or coupons which you have not surrendered, less any amounts owing to us. Your policy will terminate thereafter.
- ⁴ Subject to medical underwriting.

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 3 August 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 – 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)

1 Robinson Road, AIA Tower, Singapore 048542
Monday – Friday: 8.45am – 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg