

AIA SMART WEALTH BUILDER SERIES

SAVE THE WAY YOU WANT TO BUILD YOUR LIFE THE WAY YOU WANT

Magnify your returns while maximising flexibility with a savings plan that allows you to build the life you want with confidence.



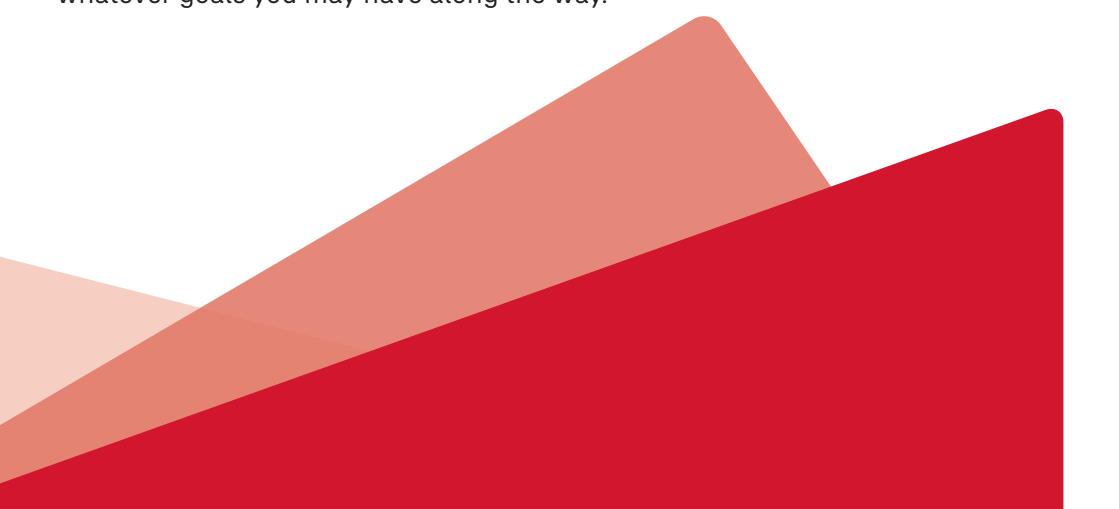
HEALTHIER, LONGER,
BETTER LIVES

With every life stage change comes new goals

Are your financial plans keeping pace?

Goals are often drivers to why you work hard in life. Be it supporting your child through a good education, enjoying a fruitful retirement, or simply leaving a legacy behind. However, the demands of everyday life often leave us with the challenge of preparing our financials towards fulfilling all the goals we have.

AIA Smart Wealth Builder series (AIA Smart Wealth Builder and AIA Smart Wealth Builder (II)) takes the load off by letting you do all that with just one plan. It puts your savings on autopilot, allowing you to magnify your savings while having the flexibility to withdraw the funds to support whatever goals you may have along the way.



Benefits that keep pace with your needs



Maximise your savings

Get the financial confidence to fulfil your goals, whatever and whenever they may be.

- Grow your savings in the long run with potentially higher returns as you earn guaranteed cash value and non-guaranteed bonuses up to age 125¹.
- Enjoy 100% capital guaranteed² from the end of the 13th (for AIA Smart Wealth Builder plan in USD) or as early as the end of the 15th (for AIA Smart Wealth Builder (II) plan in SGD³) policy year, meaning that regardless of market performance, the total premiums that you have paid will be fully secured.



Financial flexibility

Your life, your plan, your choice – build it just the way you want.

- Choose the premium payment term that best suits your needs – single premium, 5, 10, 15, or 20 years⁴.
- Choice of saving your money in either SGD or USD⁵.
- The choice of how you want to save is yours with the option to let your wealth accumulate in the long run or to withdraw⁶ your savings to fund key goals.



Assurance for all that matters

Because it's not just about the savings.

- Long-lasting protection⁷ against death, total and permanent disability⁸, and terminal illness.
- You may choose to appoint your spouse or child (below age 16) as the secondary insured⁹, ensuring that should you pass on, the plan will continue without interruption. You may also appoint yourself if the plan is bought for your child or spouse.

Enjoy guaranteed and
HASSLE-FREE APPLICATION
with no medical questions asked.



Ensure that your changing life goals are met while building up a wealth legacy for the next generation

Example:
Mr Chew, age 30, purchases **AIA Smart Wealth Builder (II)** with a yearly premium of S\$6,000 and a premium term of 5 years. At the same time, he welcomes the birth of his son, Jason, and appoints him as his secondary insured.



1.7x*
total premiums paid

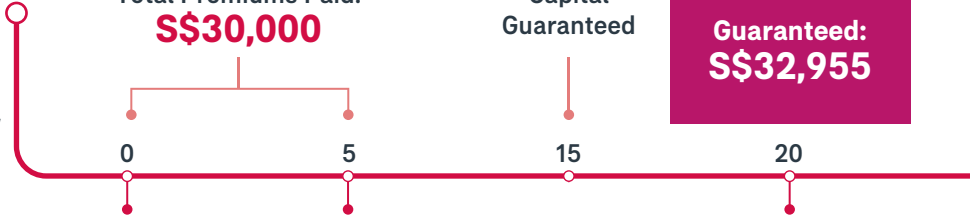
Total Cash Value:
S\$53,340

Non-Guaranteed: S\$20,385
Guaranteed: S\$32,955

100%
Capital
Guaranteed

Total Premiums Paid:
S\$30,000

Policy
Year:

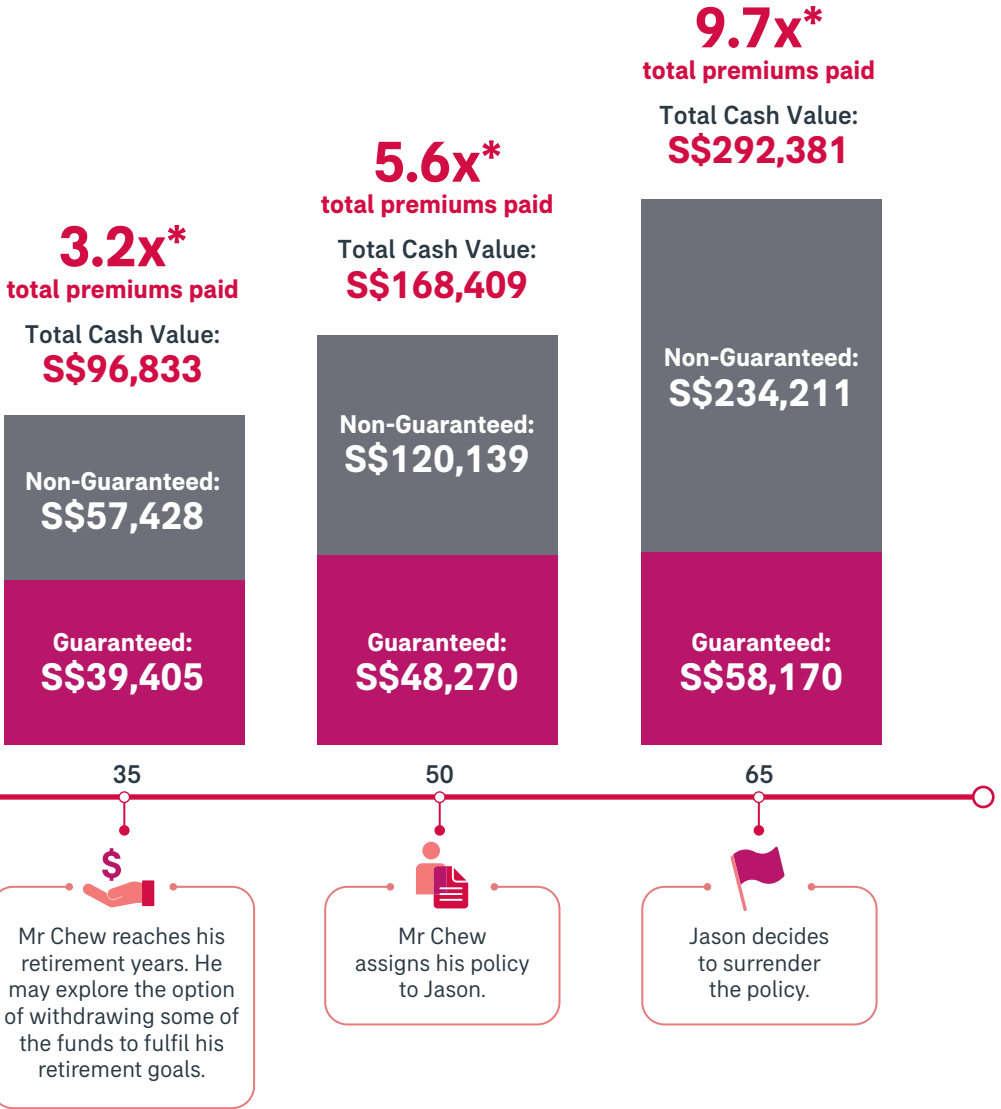


Mr Chew purchases AIA Smart Wealth Builder (II) at age 30.

Premium payment ends.

Mr Chew's son, Jason, turns 21 and is about to commence his tertiary education. Mr Chew has the option to make a withdrawal for Jason's education.

*Assuming no withdrawals were made.



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 total cash value of the plan at the end of policy years 20, 35, 50, and 65 are S\$42,284, S\$63,458, S\$94,418, and S\$140,227 respectively. 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.

Terms & Conditions:

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

- ¹ Your plan will mature on the policy anniversary on which the original insured is age 125 (last birthday).
- ² The amount of capital guaranteed is based on the annual premium of the basic plan only and it is on the condition that all premiums are fully paid.
- ³ For the AIA Smart Wealth Builder (II) plan, 100% capital guaranteed will start at the end of the 15th policy year for single premium, 5 or 10 years regular premium plan or 20th and 25th policy year for 15 or 20 years regular premium plan respectively.
- ⁴ For AIA Smart Wealth Builder, only single and 5 years premium payment term options are available.
- ⁵ AIA Smart Wealth Builder plan available in USD and AIA Smart Wealth Builder (II) plan available in SGD.
- ⁶ Any partial withdrawal of the policy values or the accrued bonuses will reduce the long-term value of the plan.
- ⁷ The death, total and permanent disability, and terminal illness benefit will be the higher of 105% of total premiums paid or (i) 101% of the guaranteed cash value and (ii) any bonuses which you have not surrendered, less any amounts owing to us. Your policy will terminate once any of the above has been paid out.
- ⁸ Total and permanent disability benefit will cease at age 70.
- ⁹ Upon the passing of the insured, no death benefit will be payable as the secondary insured will take over as the new insured (subject to approval by AIA). There will be no changes to the original premium payment term and policy term. Any optional riders that are attached will also be terminated unless premium waiver benefit has been activated. This feature is not applicable for SRS policy.

Important Notes:

These insurance plans are 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 these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the policy contracts. You are advised to read the policy contracts. 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.

If you choose to receive payment from your AIA Smart Wealth Builder plan in any currency (including Singapore dollars) other than US dollars, our prevailing exchange rates shall apply. Any currency conversion is subject to currency exchange rate fluctuations, which may be highly volatile.

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 22 April 2024.

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, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

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\$276 billion as of 30 June 2023.

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 41 million individual policies and 17 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 codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

AIA Singapore Private Limited
(Reg. No. 201106386R)

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