

Terms & Conditions:

1. The AIA Grow Your Legacy Promotion 2026 (“**Promotion**”) from AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 26 January 2026 to 31 March 2026 (both dates inclusive) (“**Promotion Period**”) and is open to new and existing customers of AIA.
2. The Promotion shall be governed by the terms and conditions set out herein (“**T&Cs**”) and by such terms as AIA may impose from time to time. Participation in the Promotion constitutes acceptance of the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, a Customer who purchases a selected Eligible Plan during the Promotion Period may receive a discount on the premium of the Eligible Plan (“**Discount**”). The Eligible Plans and Discount (as applicable) are as follows:

Eligible Plan	Sum Assured (USD)	Premium Term	Discount on Premium to Endow [^]
AIA Platinum Indexed Legacy (II)	1,200,000 - 2,999,999	Single to 4 Pay	1%
		5 - 9 Pay	2%
		10 Pay	5%
	3,000,000 – 9,999,999	Single to 4 Pay	2%
		5 - 9 Pay	4%
		10 Pay	10%
	≥ 10,000,000	Single to 4 Pay	4%
		5 - 9 Pay	8%
		10 Pay	15%

Eligible Plan	Eligible Premium (USD)	Premium Term	Discount on Single Premium* / First Year's Premium [#]
AIA Platinum Infinite Wealth (II)	≥ 1,000,000	Single	0.5%
	≥ 1,000,000	Regular	2.0%

[^]**Premium to Endow** refers to the (a) Single Premium or (b) for regular premium plans, the First-Year Premium amount (excluding any prepayments or overfunding beyond premiums for the initial 12 months), as illustrated in the policy for an eligible plan, that is required for the policy's account's cash value component to be sufficient to approximately match, the sum assured at age 100. Applications with extra premiums payable because of substandard loadings are not eligible for the premium discount. No aggregation of premiums among two or more policies will be allowed.

^{*}**Single Premium** means the total amount of gross premium payment due and payable on an Eligible Plan in one lump sum in the first policy year of an Eligible Plan. Applicant must select “single premium” as premium payment frequency when making the Application.

#First Year's Premium means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of a regular premium Eligible Plan.

For AIA Platinum Infinite Wealth (II), the calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. No aggregation of premiums among two or more policies will be allowed.

4. This Promotion shall also be subject to the following conditions, that:
 - the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
 - the Application is dated, signed and submitted to AIA during the Promotion Period;
 - the Application must not be in relation to an existing plan(s) (such as, but not limited to, a top-up, a variation of coverage, an addition of rider or endorsement, or a change of plan);
 - the Application is not a re-submission of a previously withdrawn application;
 - the Eligible Plan incepts with the first premium fully paid on or before **30 April 2026**;
 - there is no cancellation of the Eligible Plan during the free-look period;
 - the Eligible Plan remains in force for at least 12 months from its inception date; and
 - there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
5. The Discount in this Promotion is applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.
6. If the Eligible Plan is cancelled within the free-look period, the premium amount paid will be refunded (taking into account the applicable discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
7. By participating in this Promotion, the Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s) given to the Customers under this Promotion, if he/she may no longer be eligible to receive or retain the discount(s). The Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA's discretion.
8. AIA reserves the right in its sole and absolute discretion to replace the discount(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
9. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
10. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
11. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
12. AIA's decision on all matters relating to this Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.
13. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
14. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs.

Last Revision Date: 26 January 2026

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