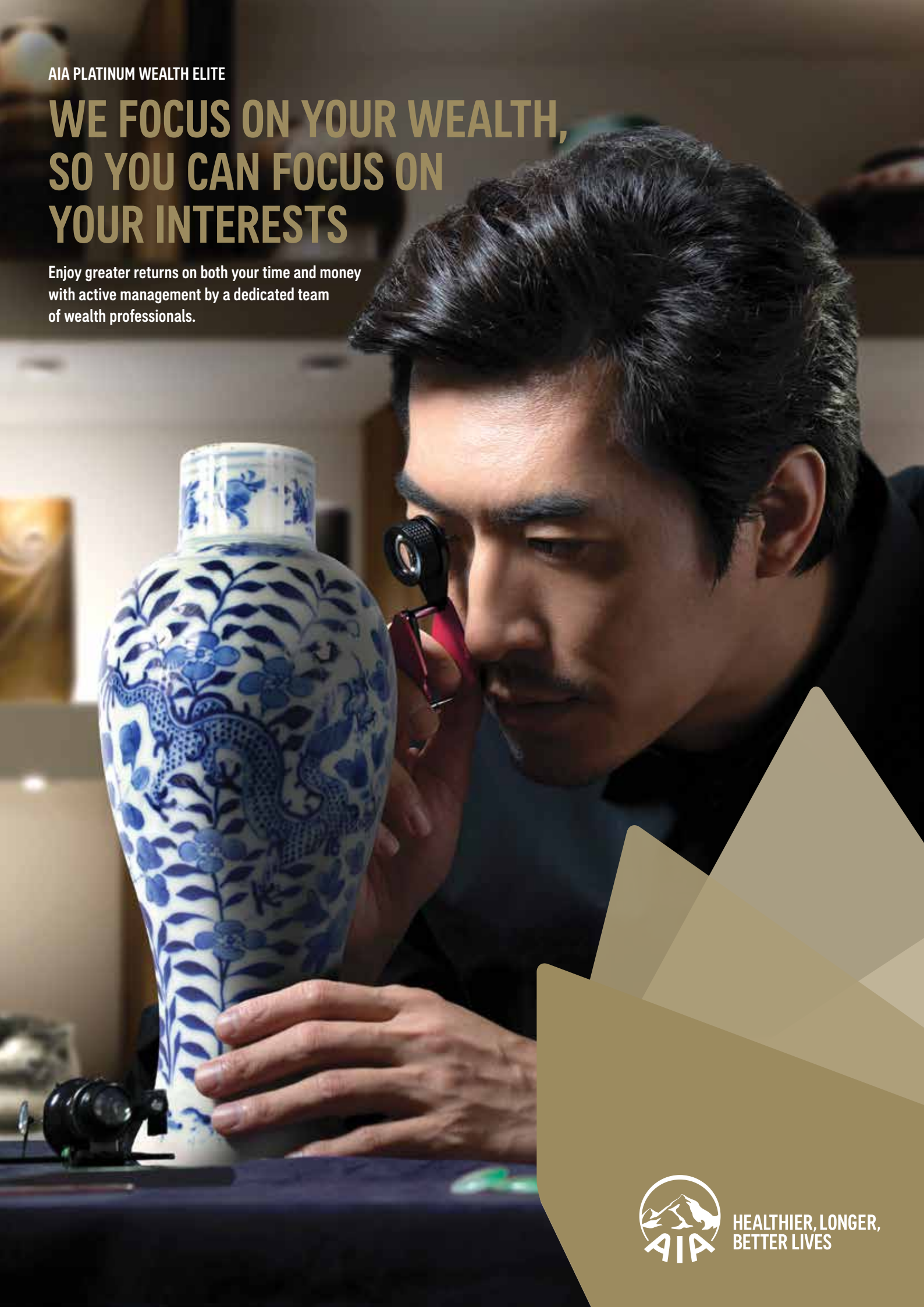


AIA PLATINUM WEALTH ELITE

WE FOCUS ON YOUR WEALTH, SO YOU CAN FOCUS ON YOUR INTERESTS

Enjoy greater returns on both your time and money
with active management by a dedicated team
of wealth professionals.



HEALTHIER, LONGER,
BETTER LIVES



A world-class approach towards wealth creation

Freedom is having the wealth to achieve your interests – and the time to pursue them

As the world's largest life insurer by market capitalisation[^], AIA has been serving more than 39 million customers for over 100 years, with every relationship built upon trust. Our strong investment management arm manages over USD340 billion[^] of investible assets and has access to the world's finest institutional asset managers. And now, this level of global expertise, not readily accessible to retail investors, is made available to select customers like you.

With AIA Platinum Wealth Elite, we offer a first-in-market, bespoke wealth solution that protects and accelerates your wealth like no other. Through active portfolio management by world-class asset managers, you can enjoy more freedom to focus on the things you love.

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



**We'll keep you ahead of the game
with strategic guidance**

Unparalleled wealth expertise

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, or even your passions. With AIA Platinum Wealth Elite, you can enjoy sustainable investing with access to AIA Elite Funds, managed by a dedicated team of wealth professionals backed by the expertise of AIA Investments— 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 your time on what 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 on 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

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

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.

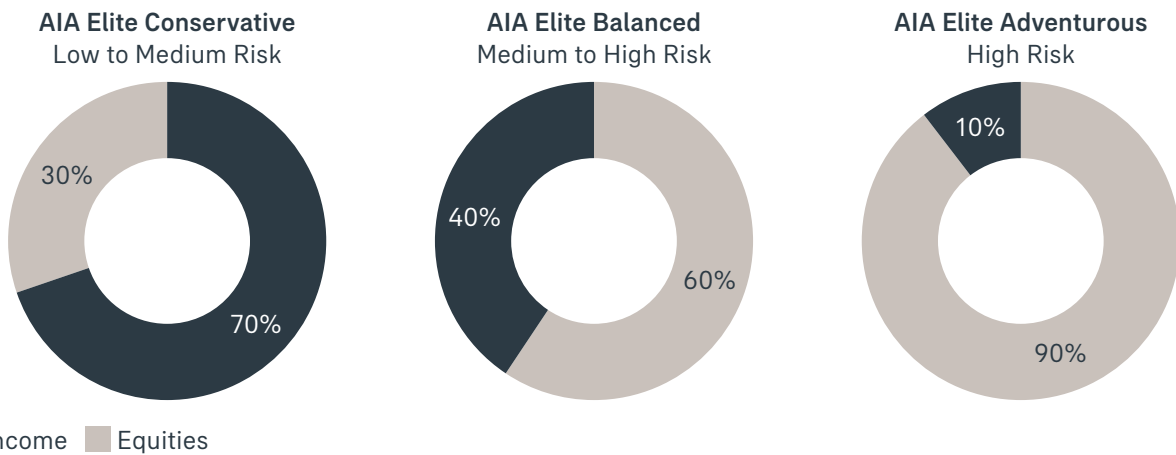
**We'll help you chart
the way to your goals,
whatever they may be**



Bespoke wealth solutions

AIA Elite Funds

Our wealth solutions are tailored to suit your goals and risk preferences. Your portfolio will comprise a strategic mix of equities and bonds, targeted at providing optimal returns and financial stability for the long run.



AIA Elite Funds are available in USD and SGD denominations.

Flexibility And Liquidity For Your Wealth Goals

We are here to support your wealth goals, even if they change along the way. With AIA Platinum Wealth Elite, you have the flexibility to optimise your investments according to your goals and cash flow needs.



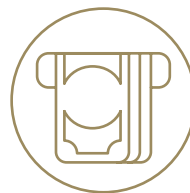
Customised Premium Contribution¹
Single Premium or Regular Premium of 5 years (flexibility to extend up to 20 years at purchase)



Your Choice of Currency
SGD or USD



Personalised Accumulation Horizon
Regardless of your goals, our solutions are designed to get you there



Income Withdrawal Privilege²
You may choose to withdraw up to 5% of your policy value every year



**We take care of what's
important to you,
before everything else**

Wealth protection with greater assurance

Protecting your wealth is the cornerstone of our wealth strategy.

AIA Platinum Wealth Elite is more than a tool for wealth creation. It also carries our promise to protect your wealth, so you and your loved ones can feel more assured of the future.



High Life Protection (up to age 122)
Should the unforeseen happen, we will ensure that your family's well-being is taken care of and your legacy is transitioned smoothly.

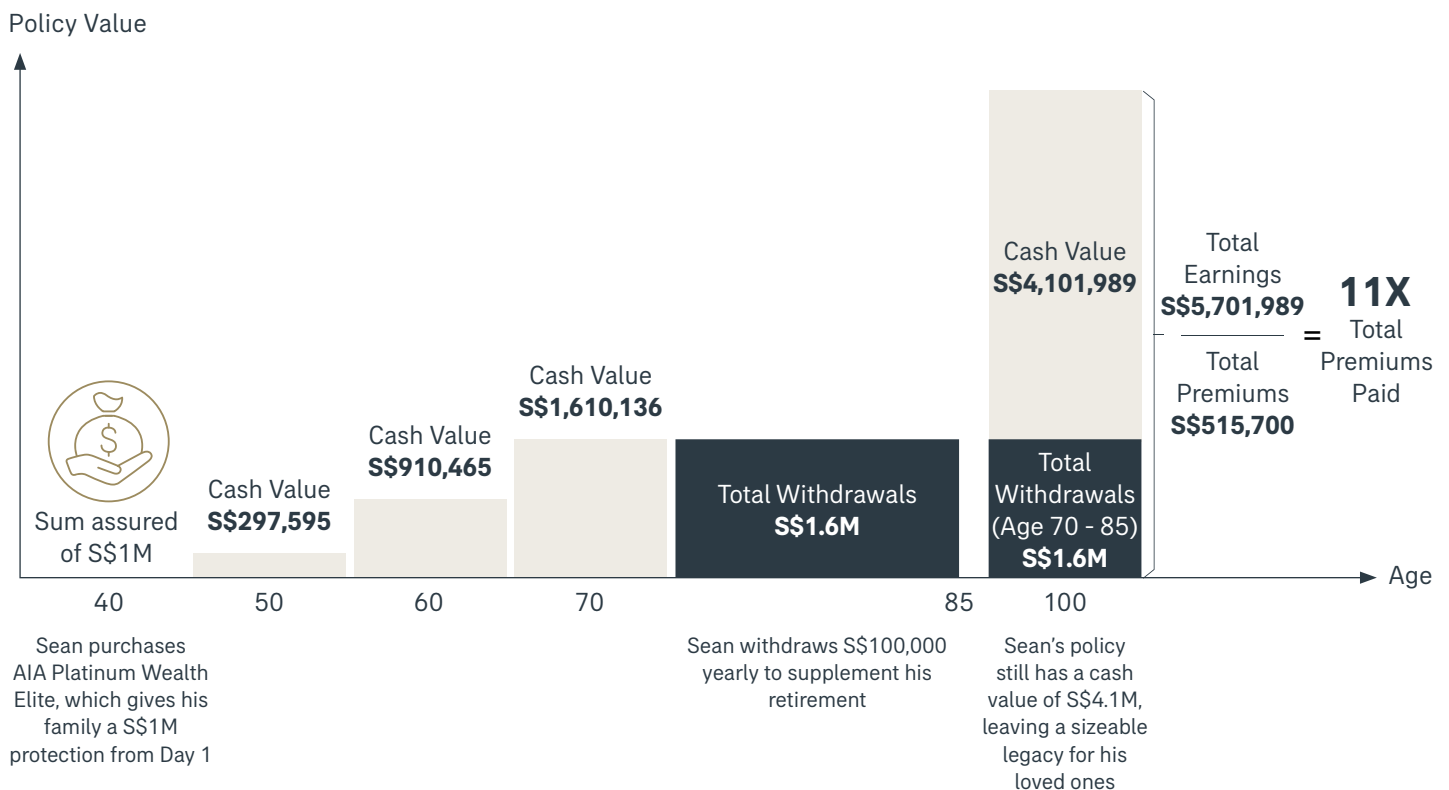


No Lapse Privilege³
Regardless of the performance of your funds, your protection will be guaranteed for at least the first 15 years, giving you added peace of mind during your most crucial earning years.

Live the dream retirement that you deserve

At age 40, Sean is at the peak of his career and is looking for ways to accelerate his wealth so he can confidently retire at 65. A non-smoker who leads an active lifestyle, Sean plans to spend his golden years travelling the world and experiencing the finer things in life, while ensuring his family's financial well-being at the same time.

Based on his life goals and risk assessment, AIA Elite Adventurous was recommended. Sean opts for a **yearly premium of S\$25,785** for 20 years.



Notes: Figures (SGD) quoted above are for illustrative purposes only, assuming Singapore residency and standard risk class. 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.

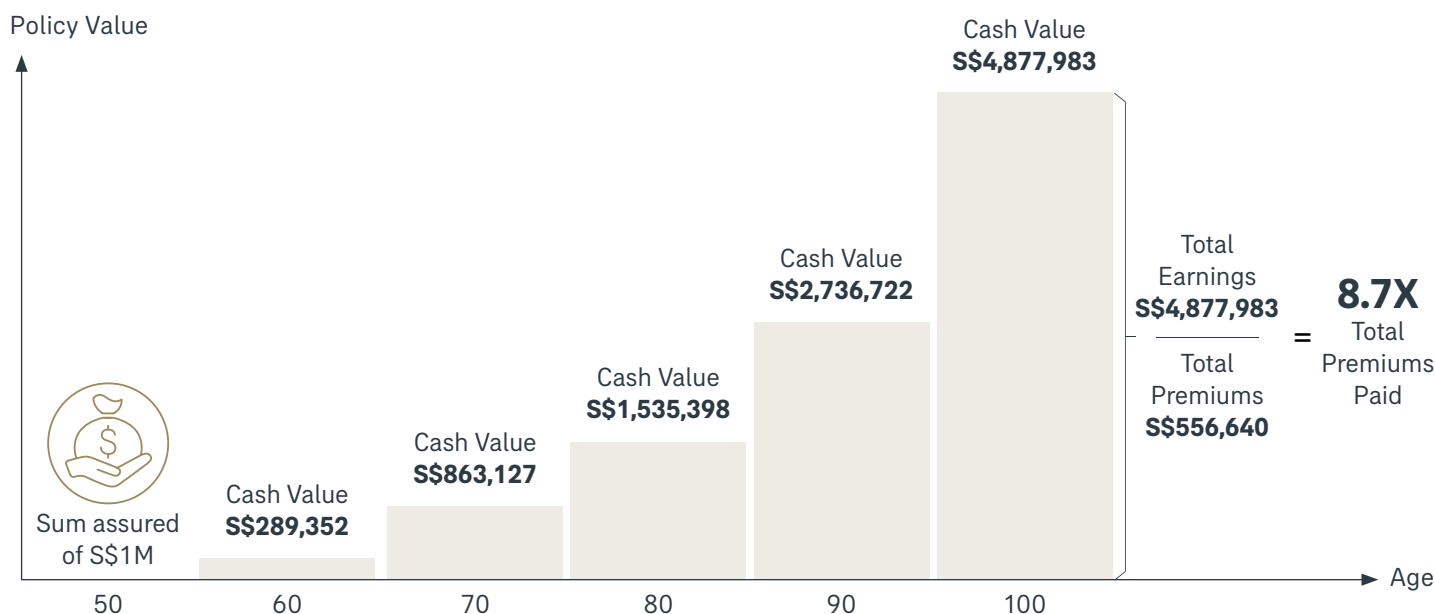
Based on the illustrated investment rate of return of 4.0% p.a., the total cash values at Age 50, 60, 70 are S\$241,454, S\$585,650, and S\$630,719 respectively. Assuming a yearly withdrawal of S\$100,000 is applied, he would be able to enjoy a total withdrawal of S\$700,000 (Age 70 - 76) with a remaining cash value of S\$48,665 at age 76. The policy will lapse thereafter or Sean can choose to top up additional premiums to keep his policy from lapsing. 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.

The 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.

Build a legacy of your success

At age 50, Mr Lee has brought his business to great success. He is a father of two, aged 18 and 21. As they are approaching adulthood, he has started to think about the legacy that he wishes to leave behind for them. AIA Platinum Wealth Elite was recommended to help him reach his legacy goals while ensuring that his family is well-protected.

Based on his life goals and risk assessment, AIA Elite Balanced was recommended. Mr Lee opts for a **yearly premium of S\$27,832** for 20 years.



Mr. Lee purchases AIA Platinum Wealth Elite, which gives his family a S\$1M protection from Day 1

Notes: Figures (SGD) quoted above are for illustrative purposes only, assuming Singapore residency and standard risk class. The illustrated 7.2% p.a. investment rate of return for AIA Elite Balanced 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 investment rate of return of 4.0% p.a., the total cash values at Age 60, 70, 80, 90, 100 are S\$245,051, S\$602,976, S\$733,502, S\$866,849, S\$1,085,305 respectively and the total earnings would be 1.9X the total premiums paid. 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.

The 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.



**We believe that exclusivity is
a status and privilege in itself**

Elevating privileges to new levels



As our AIA Platinum Wealth 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 membership⁴ 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.

- ¹ 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, policyholder can avoid the policy lapsing by topping up additional premium. Please refer to the important notes for more details.
- ² Applicable from the 11th policy year onwards or after the premium payment term has ended, whichever is later. Withdrawals beyond the 5% limit will be subjected to applicable charges and the current insured amount will be reduced.
- ³ Applicable only for the first 15 years or until the end of your premium payment term, whichever is later, from policy inception and (a) All regular premiums are paid when they fall due (b) No withdrawals beyond the income withdrawal limit has been made. For the full details and applicable conditions, please refer to the policy contract.
- ⁴ 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 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 Wealth 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. Investment risks include foreign exchange risks for US\$ denominated policies, as such the Singapore dollar return will depend on prevailing exchange rate which may be highly volatile. There is a possibility that the policy value will fall to zero and in this case, the policy will be terminated except when No Lapse Privilege is in effect. 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).

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 18 May 2022.

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