

AIA PRO ACHIEVER 2.0

KICK-START YOUR INVESTMENT WITH AN EXTRA BOOST

Power your potential returns with welcome and special bonuses on top of 100% premiums invested from day one.

EXCLUSIVE!
Access to institutional investment via AIA Elite Funds



HEALTHIER, LONGER,
BETTER LIVES


When you've committed to investing, we're more than 100% behind you.

When it comes to investing, starting early is important — but so is starting big. Having a bigger capital, on top of trusted investment guidance, will set you up for greater returns with every dollar you invest.

With AIA Pro Achiever 2.0, you can kick-start your investment journey with 100% of your premiums invested from day one. We'll even boost your initial capital with attractive welcome bonus(es), and power up your future investments with a special bonus as long as you continue contributing to the plan.

To further maximise your potential returns, we're offering exclusive access to institutional investment, on top of a range of retail funds guided by best-in-class investment houses.

Whatever goals you have for the future, and even if they change along the way, start your investment journey stronger with AIA Pro Achiever 2.0 today.



Maximise potential returns throughout your investment journey



100% of premiums invested from the start

With AIA Pro Achiever 2.0, your premiums are 100% invested to help you accumulate wealth the moment you start investing.



Power up your investment with Welcome Bonus¹ & Special Bonus²

To boost your capital, we're offering up to 23% welcome bonus in the first 3 policy years¹, including a 5% welcome bonus in the 1st policy year. To help you reach your goals faster, you'll receive a special bonus of 5% from the 10th policy year, stepping up to 8% from the 21st policy year onwards², when you continue to pay the regular premiums.



Cap on supplementary charges

There will be no more supplementary charges after paying 11 years of annual premiums. Every dollar of your investment will be directed to boost your potential returns.



Start investing with no medical check-up required or health questions asked!

Flexibility to meet changing goals



Option to reduce premium³

If your budget tightens due to unforeseen events, you can choose to reduce your premium amount after paying 4 years of annual premiums. Charges may apply.



Premium holiday

We understand the going can get rough sometimes. Opt for a premium holiday until your finances turn around⁷.



Cash-out option

Should the need arise, get access to cash at no charge after paying 11 years of annual premiums^{4,5}.



Free fund switching

You may select funds to suit your evolving risk appetite or adapt to market movements.



Ad-hoc top-ups

Capitalise on investment opportunities or invest extra funds to reach your financial goals faster⁶.



Free auto fund rebalancing

We'll help keep your portfolio on track and risk exposure in check.

Additional assurance for peace of mind



Death coverage

Secure your family's financial future should unfortunate death occur⁸. There will also be an additional payout should accidental death happen in the first 2 policy years.



Legacy planning

You can transfer⁹ your plan to your spouse or child (below age 16) as the secondary insured for policy continuity should you pass on from an unforeseen event. You also enjoy the flexibility of appointing yourself as the secondary insured if the plan is bought for your child or spouse.

Tap into expert guidance and portfolios to reach your goals faster

Investing is not easy. AIA Pro Achiever 2.0 not only takes the complexities out of investing, but also lets you leverage best-in-class expertise and portfolios to achieve greater returns.



AIA Investments – The trusted stewards of your wealth

AIA Elite Funds are managed by a dedicated team of wealth professionals at AIA Investments, the exclusive investment arm of AIA Group that manages over USD283.7 billion in assets[#].

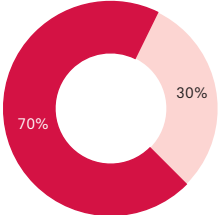
Being among the region’s largest institutional investors has given us the scale to partner with leading global asset managers, including Baillie Gifford, BlackRock and Wellington Management, to construct portfolios for varying risk appetites, investment horizons and targeted returns.



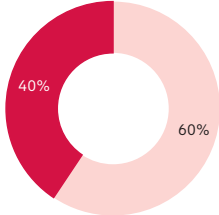
Choice of 3 AIA Elite Funds to match your investment goals

Each fund comprises a strategic mix of equities and bonds, targeted at providing optimal returns and financial stability for the long run.

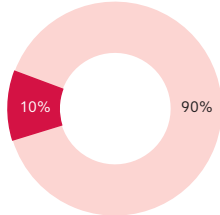
AIA Elite Conservative
Low to Medium Risk



AIA Elite Balanced
Medium to High Risk



AIA Elite Adventurous
Higher Risk



■ Fixed Income ■ Equities

AIA Elite Funds are available in USD and SGD denominations.

[#] As of 31 Dec 2020, AIA Annual Report 2020.

Invest in the best of retail funds from AIA Guided Portfolios



Mercer Investments has 50 years of experience advising institutional investors in over 50 countries, providing complete investment solutions to organisations of all types and size. Globally, Mercer Investments has over 10,600 clients, with assets under advisementⁱ (AuA) of US\$15.5 trillion and global assets under managementⁱⁱ (AUM) of US\$379.7 billionⁱⁱⁱ.

AIA Guided Portfolios make investing easy. Take your pick from a choice of 3 Guided Portfolios put together by a team of dedicated professionals at AIA – Pro Adventurous, Pro Balanced, or Pro Cautious – to suit varying risk appetites, investment horizons, and targeted returns. Designed to optimise your returns while minimising risk, each portfolio is researched and well-diversified across asset classes, built on Mercer's insights.

Add on assurance for yourself and your family



Critical Protector Waiver Riders

To ensure your plan's continuity, future premiums of your AIA Pro Achiever 2.0 plan and eligible riders (if any) will be waived, upon diagnosis of any of the covered critical illnesses with:

- Early Critical Protector Waiver of Premium (II) rider; or
- Critical Protector Waiver of Premium (II) rider



Payor Benefit Riders

To secure your child's future, we will waive future premiums of your child's AIA Pro Achiever 2.0 plan and eligible riders (if any) up to his/her 25th birthday, upon diagnosis of any of the covered events such as critical illness, disability or upon your passing with:

- Early Critical Protector Payor Benefit (II) rider; or
- Payor Benefit rider; or
- Payor Benefit Comprehensive Special (II) rider

How AIA Pro Achiever 2.0 can help you achieve your goals



At age 30, Jeff decides to accumulate his wealth with AIA Pro Achiever 2.0.

To meet his needs for potentially higher returns and greater assurance, he opts for:

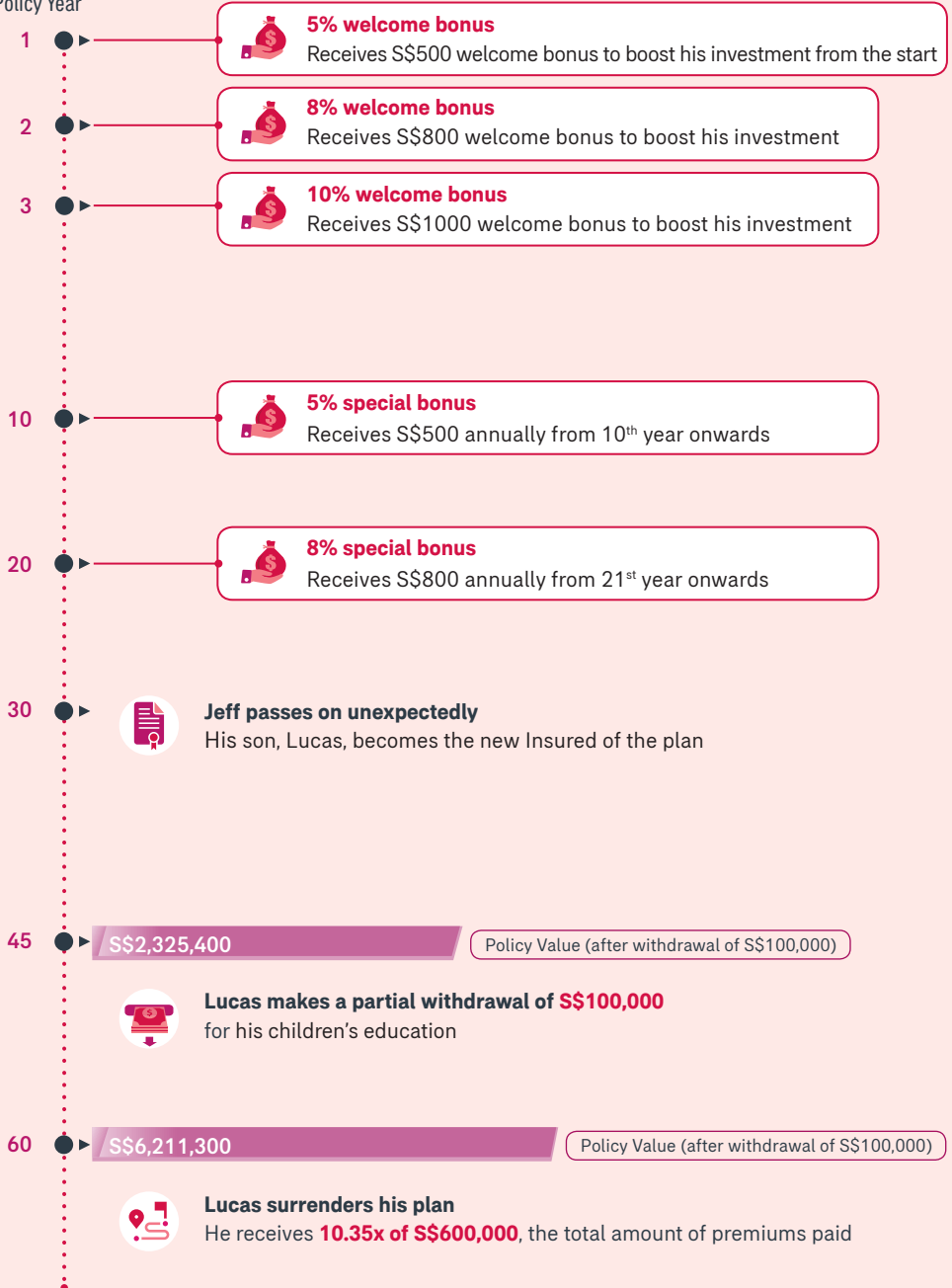
Annual Premium : **S\$10,000**

Portfolio : AIA Elite Adventurous Fund

Secondary Insured : His son, Lucas

Note: The diagram is for illustrative purposes and based on the scenario that Jeff transfers the ownership of the policy to Lucas at age 21. The figures quoted in the example are based on the illustrated investment return of 8% p.a. (before deducting the annual fund management charge). A 1.45% annual fund management charge is assumed and all fees and charges have been included. The fees and charges are not guaranteed and may be revised in the future at AIA's discretion. Based on an illustrated investment rate of return of 4% p.a., the projected payout when the plan is surrendered is S\$1,249,700 and the total potential returns at the end of policy year 45 is S\$725,500. The actual benefits payable will depend on the actual performance of the underlying assets of the fund(s) invested. The performance of the fund(s) is not guaranteed and the cash value may be less than the capital invested. You are advised to refer to the policy illustration for more information.

Policy Year



General Notes:

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

ⁱ Assets under advisement include aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 31 December 2020 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database.

ⁱⁱ Assets under management is quoted as at 31 March 2021. References to Mercer shall be construed to include Mercer LLC and/or its associated companies, and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.

ⁱⁱⁱ This material has been prepared by AIA and is for informational purposes only.

- ¹ Welcome Bonus of 5%, 8% and 10% of your regular premium will be payable for the 1st, 2nd, and 3rd annual premium received respectively (subject to the annualised premium amount).
- ² Special Bonus of 5% of regular premium will be payable for the 10th – 20th annual premium received, and increases to 8% of regular premium from the 21st annual premium received onwards.
- ³ Premium reduction is only allowed after paying 4 years of annual premiums. A premium reduction charge will apply for premium reduction made prior to the payment of 11 years of annual premiums.
- ⁴ A partial withdrawal charge applies on withdrawals made prior to the payment of 11 years of annual premiums. The benefits of the policy and policy value may be affected by any partial withdrawals.
- ⁵ A surrender charge applies if you surrender your policy prior to the payment of 11 years of annual premiums.
- ⁶ A 5% premium charge will apply on all top-ups.
- ⁷ If you take a premium holiday prior to the payment of 11 years of annual premiums, premium holiday charges apply.
- ⁸ The death benefit is the higher of the total premiums paid (including any top-ups and premium reduction top-up amount, less withdrawals) or the policy value, after applicable fees and charges (if any) have been deducted.
- ⁹ The secondary insured can only be appointed by the original policyholder. 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). The policy maturity date will be based on the original policy maturity date or age 100 of the secondary insured, whichever is earlier. All existing riders will be terminated when the policy is transferred to the secondary insured.

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 your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

AIA Pro Achiever 2.0 is a regular premium 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. There is a possibility that the policy value will fall to zero and in this case, the policy will be terminated. Policyholder can avoid the policy lapsing by topping up additional premium.

Any access to confidential and proprietary information via Guided Portfolios that may be developed by AIA is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. AIA via Guided Portfolios does not give any representations or warranties as to the accuracy of any information provided to you and does not accept any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice.

This does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or products or constitute a solicitation on behalf of any of the investment managers, their affiliates, products or strategies the information of which may be contained herein. The contents and information contained herein have not been reviewed nor endorsed by the Monetary Authority of Singapore and/or any other regulatory authorities.

References to Mercer shall be construed to include Mercer LLC and/or its associated companies, and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.

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).

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 5 October 2021.

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