

INVESTMENT

AIA PRO ACHIEVER

**We do the heavy lifting,  
to make investing  
simple for you.**

- ✓ No sales charge
- ✓ No bid-offer spread
- ✓ 5% bonus units<sup>1</sup>

With 100% of your premium invested from the start and simplified investing with the option to receive professional investment guidance from AIA, you can grow your savings with ease and focus on what really matters.

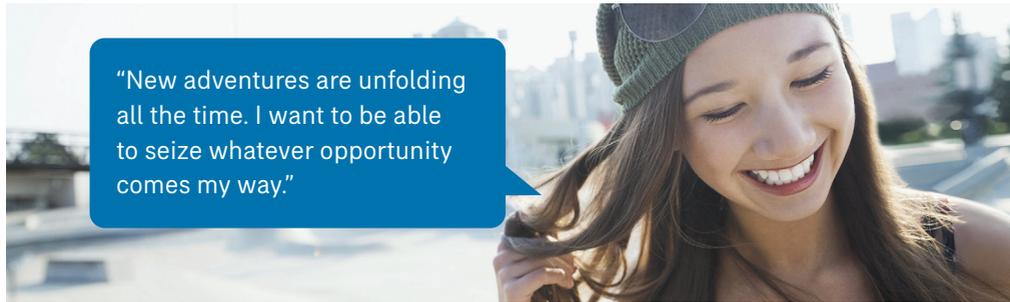
[aia.com.sg](http://aia.com.sg)



HEALTHIER, LONGER,  
BETTER LIVES

## Smart investing made easy for every life stage

Whatever your life stage, you'll have different needs, financial goals and dreams.



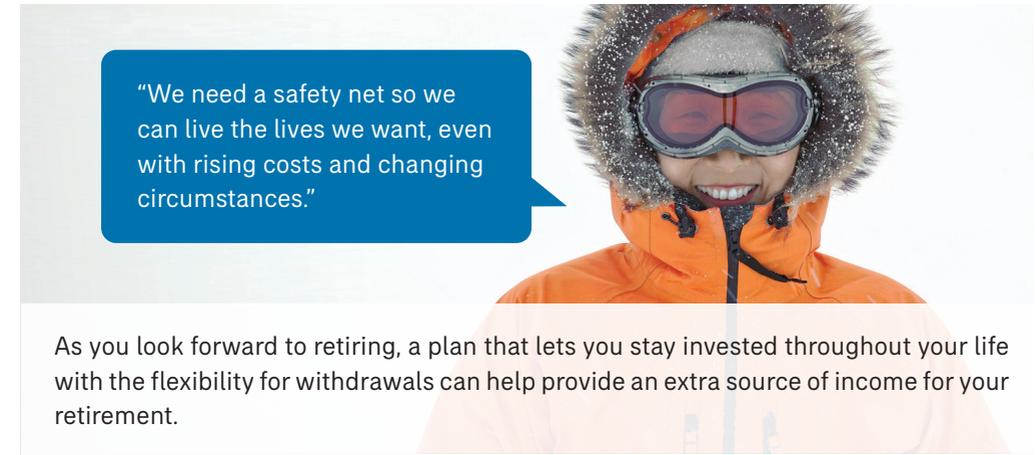
"New adventures are unfolding all the time. I want to be able to seize whatever opportunity comes my way."

You want to achieve it all and live life on your own terms. As you strive to realise your passion and plan the next travelcation, dream wedding or hipster home, you want a plan that gives you an edge from the get-go, so your money works as hard as you do.



"We want to give our son every opportunity in life, but still be able to enjoy our second chapter when the time comes."

Your family and their future are your top priorities. With your hectic lifestyle, you want a hassle-free wealth accumulation solution that allows you to take calculated risks to achieve your financial goals.



"We need a safety net so we can live the lives we want, even with rising costs and changing circumstances."

As you look forward to retiring, a plan that lets you stay invested throughout your life with the flexibility for withdrawals can help provide an extra source of income for your retirement.



**Get started  
with as little as  
S\$6.60<sup>2</sup> a day!**

With living costs overtaking salaries, you need every dollar to work harder, no matter where you are in life. Get a head-start with AIA Pro Achiever, a hassle-free plan that invests your full premium from the get-go.

In the event of your untimely passing during a market downturn, your investments will be protected and your family will receive the equivalent of the total premiums<sup>3</sup> you have paid.

- **Hassle-free application.**
- **No medical check-up required!**

## Get a bigger bang from the first buck



**100% of premiums invested from the start**  
so every dollar works for you



**Lower investment costs**  
No sales charge and no bid-offer spread – means you get even more out of every dollar



**Cap on charges**  
No more supplementary charges after paying 13 years of premiums. This helps to further boost your investment's growth potential



**Dollar-cost averaging**  
evens out market volatility so you don't need to time your investments

### Extra Perks



**5% bonus units<sup>1</sup>**  
After paying 12 years of premiums, you will be rewarded with 5% extra allocation till age 100 for staying invested with us



**Accidental death cover**  
Extra payout equivalent to the total regular premiums paid for accidental death in the first 2 years



### Your expert investment portfolio – simplified

AIA Pro Achiever takes the complexities out of investing to help you get more from the very first dollar, hassle-free. You get exclusive access to Guided Portfolios which are put together by AIA. A choice of 3 portfolios are offered - 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 thoroughly researched and well-diversified across asset classes, built on Mercer's insights and knowledge.

Guided Portfolios are reviewed annually based on professional research and market outlook. AIA Pro Achiever connects you with the pulse of the market and empowers you to take control of your investments. For the astute investors, you have the flexibility to pick your own basket of funds to suit your changing needs.

### EXPERT ADVICE

Professional guidance helps you avoid the pitfalls of emotional investing and timing the markets, designed to optimise your returns for the long term.

### Mercer

Mercer is a leading global investment consultant with proven expertise in portfolio solutions for financial institutions around the world. With over 40 years of providing investment advice and recommendations, Mercer has clients with US\$12.9 trillion in assets under advisement<sup>^</sup> as at 30 June 2019.

<sup>^</sup> 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 customer self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2019 ("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 customers that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of customers that subscribe to Mercer's Manager Research database. 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.

## Flexibility that keeps up with you



### Cash-out

Get access to cash should the need arise. No more charges after you pay 13 years of premiums<sup>4,5</sup>



### Option to top-up

Capitalise on opportunities or invest your extras to reach your financial goals faster<sup>6</sup>



### If the going gets rough

Opt for a premium holiday<sup>7</sup> and pick up again when your finances turn around  
Note: Charges are applicable



### Free fund switching

Freedom to suit your evolving risk appetite and adapt to market movements



### Free auto fund rebalancing

Helps keep your portfolio on track and risk exposure in check

## Get a bigger safety net with optional add-ons



### Keep your investments growing no matter what

#### Critical Protector Waiver of Premium

If you become critically ill, we'll waive all future premiums so you can focus on recovery.



### Safeguard your child's financial future

#### Payor Benefit

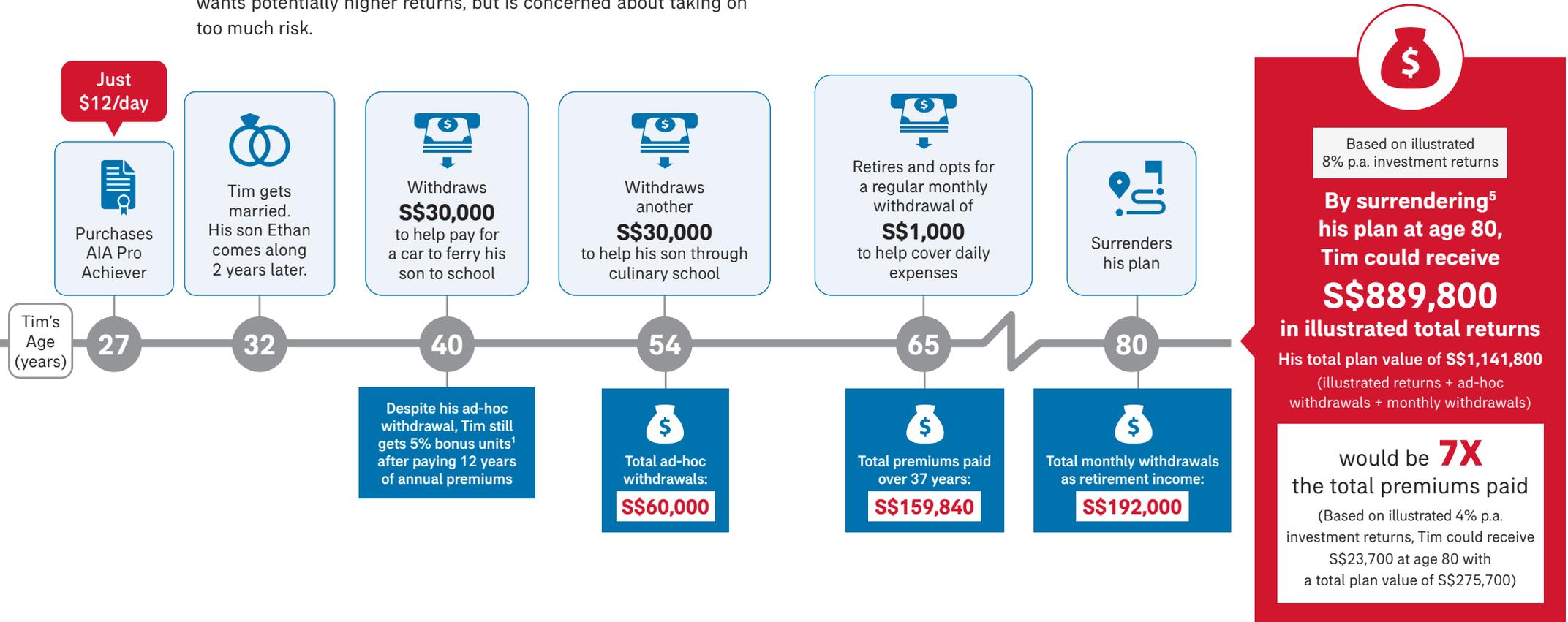
If you become critically ill, disabled or deceased, we'll take care of all future premiums so your child's future stays on course.

# Example



**“I’m still finding my feet. But I’d like to get started with an easy plan that can help me make the most of my money through guided investments.**

At age 27, Tim, non-smoker, takes up AIA Pro Achiever with a monthly premium of S\$360 (annual premium of S\$4,320) to help accumulate wealth. He selects the Pro Balanced Portfolio as he wants potentially higher returns, but is concerned about taking on too much risk.



Note: Diagram is not drawn to scale. The illustrated cash values are based on illustrated investment for illustrative purposes. A 1.18% annual fund management charge is assumed and all fees and charges (The actual benefits payable will depend on the actual performance of the underlying assets less than the capital invested. For more details, you should refer to the Policy Illustration, which can be

returns of 4% p.a. or 8% p.a. (before deducting the annual fund management charge and are used purely have been included. The fees and charges are not guaranteed and may be revised in the future at AIA's of the fund(s) invested. The performance of the fund(s) is not guaranteed and the cash value may be obtained from your AIA Financial Services Consultant.

**General Note:**

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

- <sup>1</sup> Bonus units are given as a 5% extra allocation on your premiums after paying 12 years of annual premiums till policy maturity/surrender.
- <sup>2</sup> Derived from the minimum annual premium of S\$2,400.
- <sup>3</sup> The death benefit is the higher of the total premiums paid (including any top-ups, less withdrawals) or the policy value, after applicable fee and charges (if any) have been deducted.
- <sup>4</sup> Partial withdrawals are not allowed prior to the payment of 3 years of annual premiums. A partial withdrawal charge applies on withdrawals made prior to the payment of 13 years of annual premiums.
- <sup>5</sup> If you surrender your policy prior to the payment of 13 years of annual premiums, a surrender charge applies.
- <sup>6</sup> A 5% sales charge will apply on all top-ups.
- <sup>7</sup> If you take a premium holiday prior to the payment of 13 years of annual premiums, premium holiday charges apply.

**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 is a regular premium Investment-linked Plan (ILP) offered by AIA, which invests in ILP sub-fund(s). 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).

Any access to confidential and proprietary information via Guided Portfolios 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. 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. 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 material has been prepared by AIA and is for informational purposes only.

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 01 April 2020.

## 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 in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong SAR, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$284 billion as of 31 December 2019.

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-Pacific, AIA serves the holders of 36 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)

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