

PROTECTION

AIA PRIME SECURE

**I may not be as fast,
but I'll still be cruising on
my own set of wheels.**

**The confidence to live
a longer, fuller life.**



With AIA Prime Secure you can enjoy a secure future on your own terms; assured of financial independence and protection for life. Celebrate the next chapter of your life worry-free.

POWERED BY

AIA Vitality

aia.com.sg



**THE REAL LIFE
COMPANY**

Realities of longevity in Singapore



82.9 years

Life expectancy
at birth[^]



1 in 4 Singaporeans

above the age of
65 diagnosed with
a new chronic condition
in the last 14 months*



Almost two-thirds

of Singaporeans
fear they will not be
able to stretch their
retirement dollar[#]

Enjoy a secure future on your own terms



With life expectancy on the rise, you have more to look forward to – and more to prepare for, if you want to stay financially independent for life.

Make every moment count with AIA Prime Secure, a 360-degree solution providing dividends and cash value for a golden nest egg to keep you comfortable in your retirement. What's more, you enjoy life protection up to age 100, so you can celebrate the next chapter, worry-free.

Plan ahead for a longer, fuller life

You can choose to pay the premiums over 5, 10 or 15 years, so you can accumulate savings and enjoy protection till age 100 without worrying about paying premiums later in life. With the plan's capital guarantee¹, you can rest assured that all your premiums paid will remain intact once 10 years have passed after your full payment – with continued potential to grow.



Convertible protection that you can cash out

We know that future needs are hard to predict, which is why AIA Prime Secure keeps your options open. You can swap half or all of your coverage to receive 15 years of regular monthly income, giving you extra liquidity if the need arises². This option is available 10 years after you have made full payment or when you reach age 60, whichever is later.



Accumulate more for your next chapter in life

To help you stay financially independent during your retirement, AIA Prime Secure provides savings that will grow year after year till age 100. Enjoy potential annual dividends from the 3rd year, which you can withdraw or keep with us to earn interest.

Protection designed to carry you through

Escalating support for disability

AIA Prime Secure provides a safety net in the event of disability, helping to limit the impact on your savings.

Claims that won't reduce your savings



If you are unable to perform at least 2 out of the 6 Activities of Daily Living (ADL), you'll receive 3% of your coverage amount in a lump sum to help you cope with lifestyle changes.



In addition, we'll pay you a monthly disability income of 0.5% of your coverage amount, plus we'll take care of your future premiums for as long as the disability persists.



Your monthly disability income will increase by 5% of the initial monthly disability income after every 24 payouts, helping to cover rising medical or nursing care costs.

6 Activities of Daily Living (ADL)³



Transferring



Mobility



Feeding



Dressing



Washing



Toileting

Targeting special conditions that tend to strike later

AIA Prime Secure gives you the financial support you need even if life takes an unexpected turn. Should any of the 10 special conditions strike, you'll receive 30% of your coverage amount in a lump sum of up to \$50,000⁴ – without reducing your savings or coverage amount. You can even make multiple claims for separate conditions, so you're adequately covered.

10 Special Conditions

Intermediate Stage Stroke	Diabetic Complications
Intermediate Stage Alzheimer's Disease/ Dementia	Severe Chronic Obstructive Pulmonary Disease (COPD)
Intermediate Stage Parkinson's Disease	Urinary Incontinence
Severe Rheumatoid Arthritis	Age-related Macular Degeneration
Osteoporosis	Severe Presbycusis

POWERED BY **AIA Vitality**



Be rewarded when you live healthier

Lifespans are getting longer as medical technology advances, making it all the more important to take care of our health. AIA Vitality, our innovative wellness programme, helps you on your journey to better health by rewarding you for every healthy choice you make.

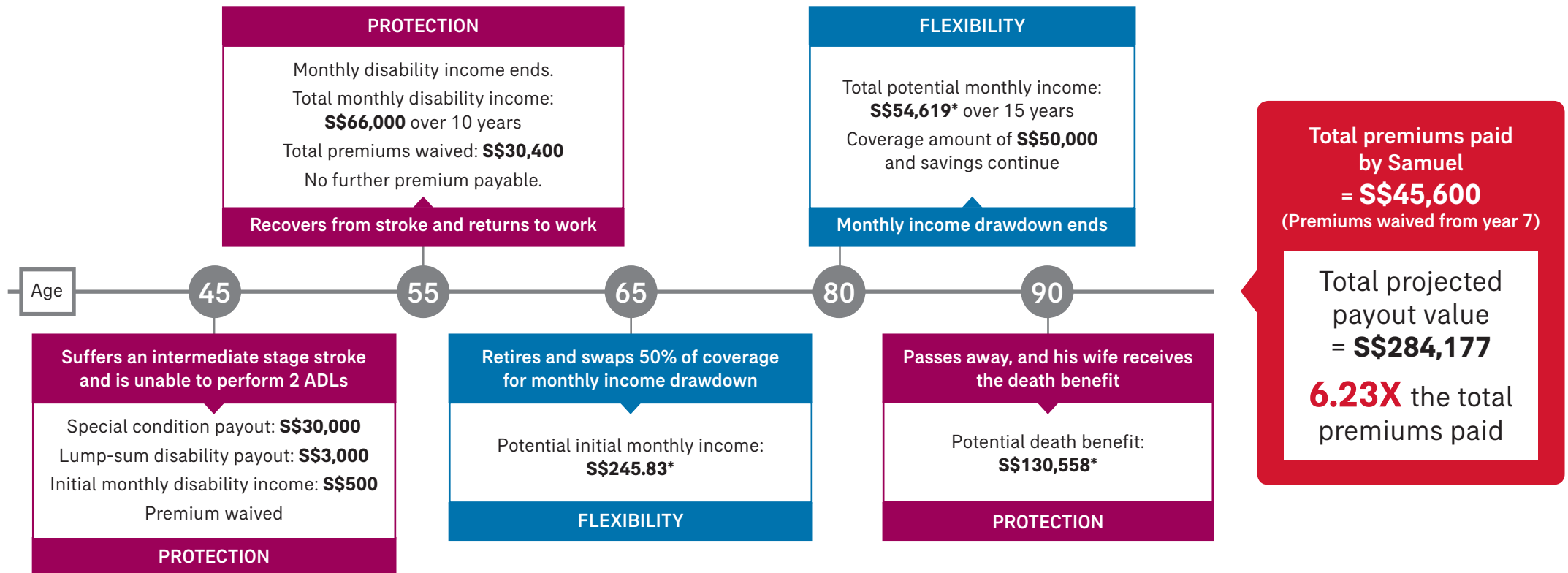
As an AIA Vitality member, you get to enjoy special health screening packages and discount off healthy food purchases. What's more, you get to enjoy free additional coverage of 10% on top of your original coverage amount, known as PowerUp Dollar. Your PowerUp Dollar may change every year⁵, so the higher your AIA Vitality status, the more additional coverage you'll receive.

Covering all bases for a long and fulfilling life



“I want a plan that helps me reach financial independence for a retirement I can look forward to. Yet I also want to make sure I’m covered for whatever life brings.”

At age 40, Samuel decides to buy AIA Prime Secure with a coverage amount of S\$100,000. He pays annual premiums of S\$7,600 for 10 years.



*Note: Projected figures for monthly income drawdown and death benefit are a combination of guaranteed and non-guaranteed benefits where the non-guaranteed benefits are based on a projected investment return of 4.75% p.a..

General Note:

There are certain conditions whereby no benefits will be payable. Waiting period, survival period and deferment period are applicable before the benefits will be payable. You are advised to read the policy contract for details.

1. Capital guarantee applies only to annual premium payment mode after 10 years have passed from the full payment of premiums.
2. The monthly income payout will reduce your policy's coverage amount and surrender value accordingly.
3. Please refer to the product summary for the definitions of the 6 ADL.
4. Limited to one claim per special condition.
5. PowerUp Dollar may increase or decrease at each policy anniversary depending on the insured's AIA Vitality status.

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 the 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.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be 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.

The information is correct as at 21 September 2017.

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, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago. 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\$200 billion as of 31 May 2017.

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 more than 30 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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