

WEALTH MANAGEMENT

AIA PLATINUM GENERATIONS

Carry your wealth across generations



Regular cash coupons plus long-term growth potential with AIA Platinum Generations.



The gift of financial security for you, yours, and theirs

AIA is dedicated to providing quality financial advice and delivering innovative solutions that serve the protection needs of families at every stage of their lives. With roots in Shanghai that go back almost a century, we have developed a deep understanding of the Asian market's needs - and made it our duty to exceed them with an S&P rating of AA- that sets us among the highest rated financial institutions in Singapore.

As a market leader in the Asia-Pacific region, we combine our financial expertise with our keen understanding of the financial landscape to provide relevant solutions that meet your evolving needs. We are dedicated to delivering comprehensive wealth management solutions, so that you can lead healthier, longer, better lives - while having a legacy that is stable, rooted and enduring, for the generations to come.

Secure a valuable foundation for generations

One plan made for three generations

You have worked hard to achieve the success that life has brought you. You deserve to enjoy it. Perhaps you want to share it too. AIA Platinum Generations is a flexible plan that can provide regular additional income, and long-term growth potential for your money. And if you are considering ways in which to give your family a solid head start in life, AIA Platinum Generations has the potential to benefit three generations.

Pay for just 10 years to enjoy a whole lifetime of protection

AIA Platinum Generations is a US\$ limited pay whole life policy, where premium payments are made over 10 years, but protection benefits are offered throughout the insured's lifetime¹, up to age 100. The insured amount you choose could provide a valuable legacy for the next generation in the event of the insured's untimely demise.

Annual guaranteed cash coupons to spend as you wish

At the end of the 10th policy year, and every year thereafter while the policy remains inforce, AIA guarantees to make a coupon payment equal to 3% of the insured amount. Annual coupon payments are made in cash to spend as you wish. Alternatively, you may leave the coupons with AIA to accumulate interest at the prevailing rate so as to enhance the potential value of your legacy.

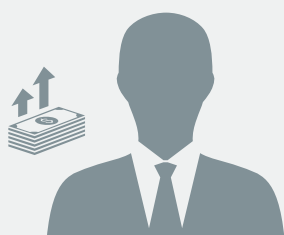
Potential to earn higher returns

You may enjoy potential returns in the form of non-guaranteed annual dividends which you have the option of leaving with AIA to earn an interest or receive them in cash to spend as you wish. In addition, you may receive a potential one-time terminal dividend when the policy matures, is surrendered or a claim is made.

Additional protection against total and permanent disability (TPD)

If the insured becomes totally and permanently disabled before the policy anniversary following his/her 65th birthday, we will make an accelerated benefit payment equal to the insured amount of the TPD benefit.

How the plan can benefit three generations



1st Generation

YOU (As the Policyholder)

You purchase the policy on the life of your child and pay 10 years of premiums to ensure that your child enjoys valuable insurance protection for his/her lifetime. You may also potentially benefit from annual dividends throughout the life of the policy. And from the end of the 10th policy year onwards, you will receive an annual guaranteed coupon of 3% of the insured amount.



2nd Generation

YOUR CHILD (As the Insured)

Your child will enjoy insurance coverage from the day he/she is insured through the end of his/her lifetime¹. You could choose to assign the policy to your child any time after he/she reaches the age of 21, in which case, your child would enjoy the annual cash coupons and potential dividends.



3rd Generation

YOUR GRANDCHILD (As the Insured's Beneficiary)

At the end of your child's lifetime, your grandchild would receive the death benefit, comprising the insured amount on the basic policy, plus any accumulated annual dividends, the non-guaranteed terminal dividend, any accumulated coupons, and any accumulated interest.

Example

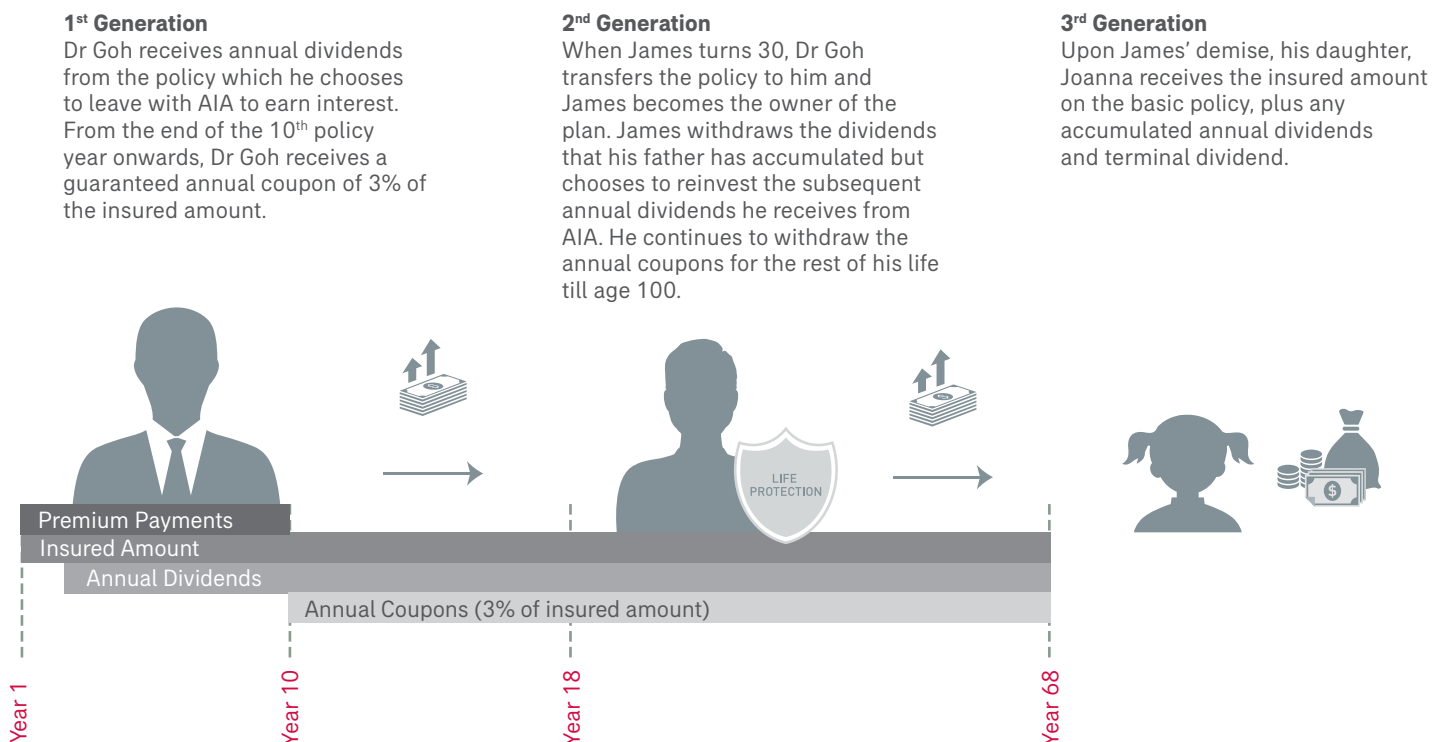
Dr Goh, a 45-year-old surgeon, signs up for AIA Platinum Generations with an insured amount of US\$250,000 and names his 12-year old son, James as the insured. He makes a monthly premium payment of US\$2,279 for 10 years. Dr Goh chooses to leave the annual dividends with AIA to earn interest.

From the end of the 10th year and each year thereafter, Dr Goh receives cash coupons of US\$7,500. At the age of 22, James enrolls into a university in the U.S. and the extra cash helps to offset James' living expenses. When Dr Goh retires at age 60, he uses the annual coupons to treat his wife to regular overseas shopping trips.

Dr Goh transfers the ownership of the policy to James after he got married at age 30. James withdraws all the accumulated dividends on the policy to pay for the deposit on his new apartment. Each year, James receives the annual coupons and spends them on a family holiday but he chooses not to withdraw the annual dividends and accumulates them with AIA.

When James passes away at the age of 80, his daughter, Joanna inherits the proceeds of the policy which amounts to a guaranteed death benefit of US\$250,000 plus 50 years of accumulated annual dividends of US\$577,553 and a terminal dividend of US\$698,190, which totals to US\$1,525,743. Joanna is pleasantly surprised to discover her father has left her with sufficient money to give her own children a head start in life.

Benefits Dr Goh and his loved ones enjoy with AIA Platinum Generations:



Note: Figures quoted in the example are for illustration purposes only and are based on the illustrated investment rate of returns of 5.75% p.a. Based on an illustrated investment rate of returns of 4.00% p.a., Joanna could receive accumulated annual dividends of US\$127,061, a terminal dividend of US\$279,310 and an illustrated total amount of US\$656,371. Annual dividends and terminal dividend (if any) are non-guaranteed. Once credited to the policy, annual dividends (if any) form part of the guaranteed benefits of the policy. Terminal dividend is a one-time, non-guaranteed, discretionary dividend that may be payable upon surrender, claim or maturity.

¹ The policy will automatically mature, and all benefits will be paid out, if the insured survives to age 100.

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.

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 1 July 2019.

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 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\$230 billion as of 31 December 2018.

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 33 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”).

