

WEALTH MANAGEMENT

AIA PLATINUM GIFT FOR LIFE

**No matter where life  
takes him, you will  
be a part of it.**



Provide a lifetime of financial security with  
AIA Platinum Gift for Life.

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



HEALTHIER, LONGER,  
BETTER LIVES

# Preserve Your Wealth for Generations to Come

You have spent years building a life of success for yourself. Preserving your wealth for your next generation has always been an integral part of your financial planning. As you take a long-term approach to provide a lifetime of certainty for your loved ones, your acumen and foresight is critical to helping those you care about enjoy the same unparalleled success as yours, for their future.

AIA Platinum Gift for Life is specially designed to help enhance your strategy of preserving your wealth for generations to come.

# A Gift for 3 Generations

More than just a financial wealth solution to preserve your existing assets, AIA Platinum Gift for Life is an enduring and meaningful gift that spans 3 generations — for yourself, your child and your grandchild.

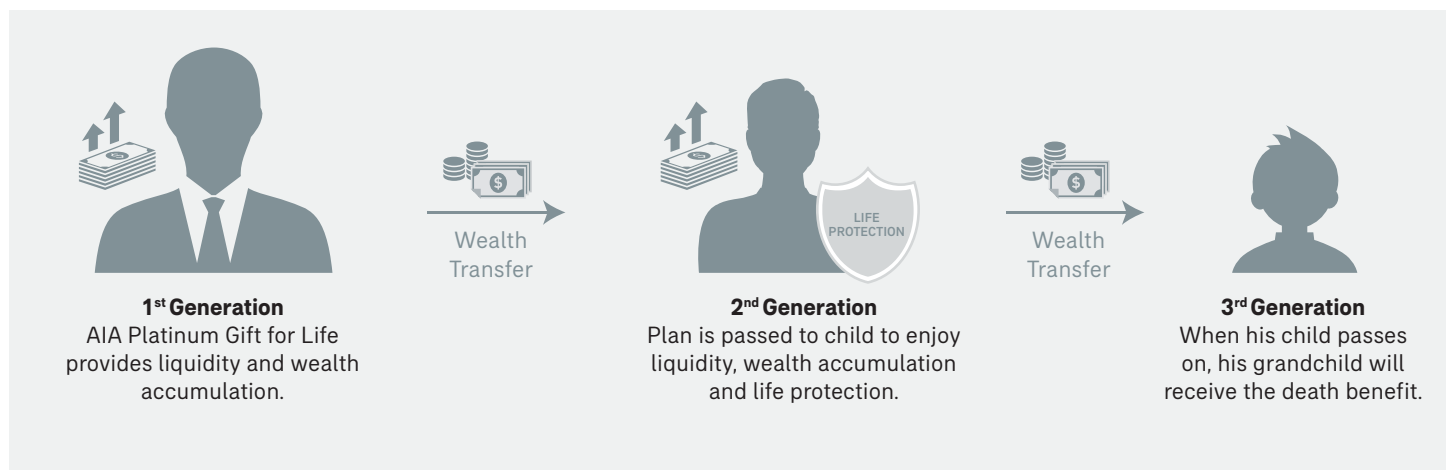
As a parent, you can purchase this plan to insure your child right from the start. You will receive the monthly income until the policy is transferred to your child and he or she will enjoy the monthly income for life. When your child passes on, your grandchild who is the named beneficiary will receive the death benefit of the policy. Thus ensuring your loved ones are truly taken care of and benefiting the generations that come after you.

## AIA Platinum Gift for Life - A lasting present with these key benefits:

- Financial certainty with guaranteed monthly coupon for life (up to age 100)
- Wealth enhancement with growth opportunities from potential monthly dividends<sup>1</sup>
- Guaranteed cash value of 80% of your single premium from day one
- Guaranteed lifetime coverage of up to age 100
- Hassle-free application with no medical check-up required
- Choice to receive the monthly income or leave it with AIA to accumulate interest at the prevailing rate

## Created to Benefit 3 Generations

Lifetime Income • Wealth Accumulation • Wealth Transfer • Lifetime of Protection



# One Gift, a Wealth of Benefits

## **Paving a lifetime of financial certainty**

AIA Platinum Gift for Life is a participating whole life plan that offers liquidity for today and a legacy for the future. With just one single premium payment, it provides a lifetime of monthly income starting from the 5<sup>th</sup> year<sup>2</sup> up to age 100. The monthly income comprises a guaranteed monthly coupon to provide guaranteed financial certainty and a non-guaranteed monthly dividend<sup>1</sup> that offers potential growth.

This assurance provides you with the confidence that your financial planning will pave a lifetime of financial certainty for your loved ones no matter where life takes them in the future.

## **Flexibility to tailor to your needs**

The regular stream of monthly income from the plan can be used flexibly according to your needs, whether it's additional cash flow for your business or supplementing your retirement. To tailor to your needs, you can choose to receive the monthly income or accumulate it with AIA to earn interest.

## **Guaranteed lifetime protection**

Should the unexpected happen, AIA Platinum Gift for Life delivers peace of mind as the plan provides death coverage<sup>3</sup> of up to age 100.

## **Hassle-free application**

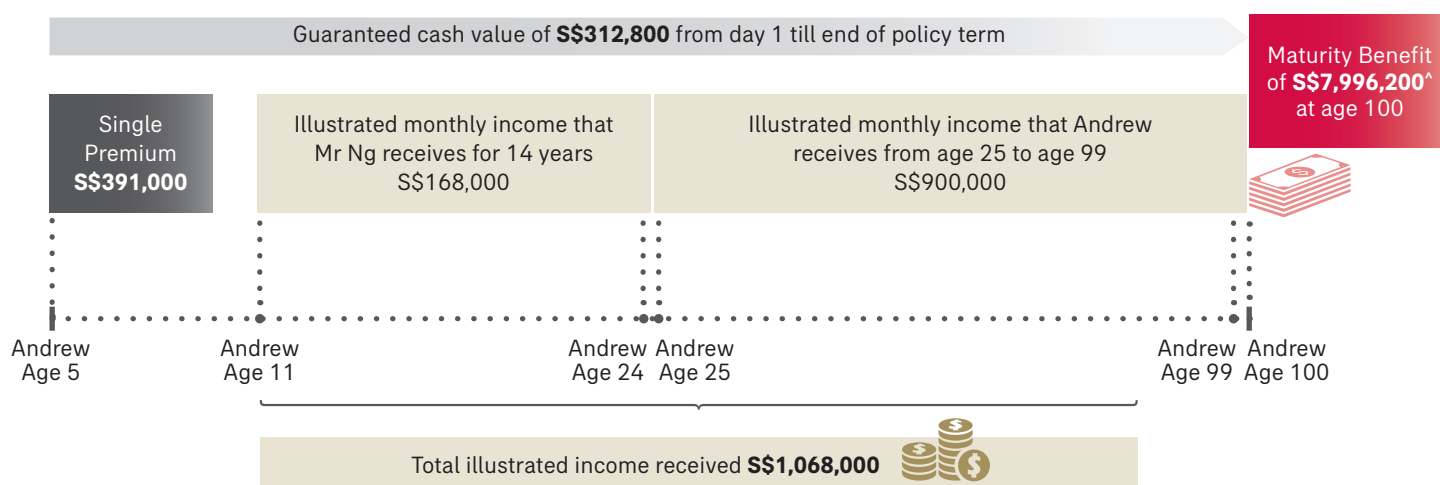
We understand that you have a busy lifestyle with many commitments, that's why application is hassle free with no medical underwriting.

## Example

Mr. William Ng is a 50-year-old CEO of a consulting firm. After years of success, he wants to leave a positive legacy and create a lasting gift for his 5-year-old son, Andrew. He takes up AIA Platinum Gift for Life and names Andrew as the Insured. Mr. Ng chooses a guaranteed monthly coupon of S\$500, which may also give him a potential non-guaranteed monthly dividend of S\$500.

Mr. Ng starts to enjoy the monthly income from the 5<sup>th</sup> year<sup>2</sup> onwards. When Andrew turns 21 years and decides to go abroad to pursue his degree, Mr. Ng uses the monthly income to supplement his overseas living expenses. After Andrew settles into his career at the age of 25, Mr. Ng transfers the policy to him and Andrew takes over the policy.

Subsequently when Andrew has a child of his own, he names his child as the beneficiary so that he can pass on the legacy which his father has started for him.



Total illustrated income that will be received from the plan for 89 years is S\$1,068,000.

At maturity when Andrew is age 100, he'll receive a maturity benefit of S\$7,996,200<sup>^</sup>. This includes the guaranteed cash value, last monthly income and terminal dividend.

If Andrew were to pass away at age 65, his death benefit which will be paid out to his child is S\$1,856,410<sup>^</sup>.

<sup>^</sup> The death and maturity values illustrated above include all the monthly income payable for that year.

**Note:** Figures quoted in the example are for illustration purposes only and are based on the illustrated investment rate of returns of 4.75% p.a. Based on an illustrated investment rate of returns of 3.25% p.a., the illustrated monthly income that Mr. Ng receives for 14 years would be S\$127,190, the illustrated monthly income that Andrew receives from age 25 to age 99 would be S\$681,375 and the total illustrated income received from the plan would be S\$808,565; Andrew could receive a maturity benefit of S\$4,270,350 at age 100 and if he were to pass away at age 65, his death benefit would be S\$1,150,050. Monthly dividends and terminal dividend payable (if any) are non-guaranteed. Once credited to the policy, monthly 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. The actual benefits payable may vary according to the future experience of the participating fund.

<sup>1</sup> Monthly dividends and terminal dividend are non-guaranteed and depend on the experience of the participating fund.

<sup>2</sup> The first monthly income will be payable from the end of the policy month immediately after the 5<sup>th</sup> policy anniversary up to the policy anniversary immediately following the insured's 100<sup>th</sup> birthday.

<sup>3</sup> In the event of death of the insured, we will pay a death benefit of 101% of the single premium plus any non-guaranteed terminal dividend, and any monthly income left to accumulate with AIA, less any indebtedness.

#### **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 4 April 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 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\$221 billion as of 30 June 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 32 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”).

