

AIA PLATINUM GIFT FOR LIFE (II)

ENRICHING THE FUTURE FOR THREE GENERATIONS

Enjoy the ability to go after your dreams while helping
future generations pursue theirs.



HEALTHIER, LONGER,
BETTER LIVES



A promised lifestyle for each generation

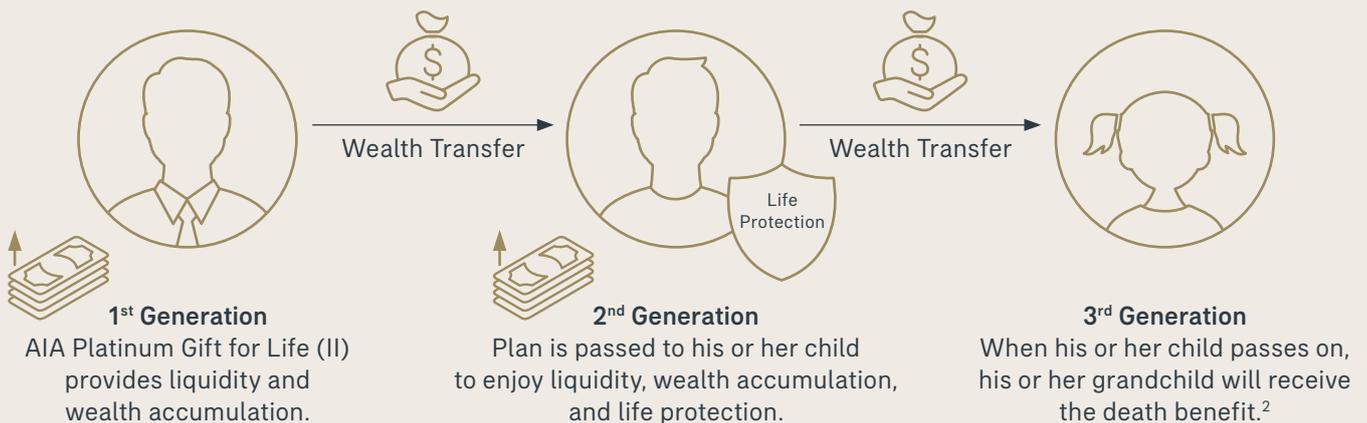
You have spent years building a life of success for yourself, and passing on that wealth has always been an integral part of your financial planning. But we believe that you too deserve to enjoy that success in the way you most desire. AIA Platinum Gift for Life (II) is specifically designed to supplement the lives of all three generations – for you, your child, and your grandchild.

See how this gift of financial freedom begins when you purchase this plan to insure your child right from the start:

1. Upon purchase, you will receive monthly income from the 5th policy year¹ onwards to supplement your desired retirement lifestyle.
2. When you transfer this policy to your child, he or she will enjoy the monthly income for life, for a head start in achieving his or her dreams.
3. When your child passes on, your grandchild who is the named beneficiary will receive the death benefit² of the policy. This provides him or her with a lump-sum inheritance to maintain the type of lifestyle that you have built for the family.

Created to benefit 3 generations

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



AIA Platinum Gift for Life (II) – One gift, a wealth of benefits

AIA Platinum Gift for Life (II) is a participating whole life plan that offers liquidity for today and a legacy for the future. It is a lasting gift that spans across generations with these key benefits:



Receive guaranteed monthly coupon for life (up to age 120)



Guaranteed lifetime coverage² (up to age 120)



Wealth enhancement with growth opportunities from potential monthly dividends³



Option to choose between Single Premium or Limited-Pay for 5 years or 10 years



Beat inflation with a stepped-up monthly coupon and monthly dividends after the 10th policy year and every 5 years thereafter for Limited-Pay



Hassle-free application with no medical check-up required

Enjoy the privilege of choice with bolstered wealth

Paving a lifetime of financial certainty with stepped-up income

You decide how much guaranteed monthly income you want to receive for life. After a short accumulation period of 5 years, you will start to receive monthly income¹ up to age 120. The monthly income comprises a guaranteed monthly coupon to provide financial certainty and a non-guaranteed monthly dividend³ that offers potential growth.

To give you an income booster, both the monthly coupon and dividends will be stepped up after the 10th policy year.

	Single Premium	Limited-Pay for 5 years or 10 years
Guaranteed Monthly Coupon	Stepped up to 145% of the initial guaranteed coupon	Stepped up by 8% every 5 years [^]
Non-guaranteed Monthly Dividends	Stepped up by 50% every 5 years (up to 250% of the initial dividends)	Stepped up by 6% and 4% respectively every 5 years [*]

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.

[^] Capped at 132% and 140% of the initial guaranteed coupon respectively.

^{*} Capped at 124% and 120% of the initial dividends respectively.



**Sculpted to fulfil
the unique needs of
generations**

Why only focus on leaving a legacy behind when you can also reap the benefits now?

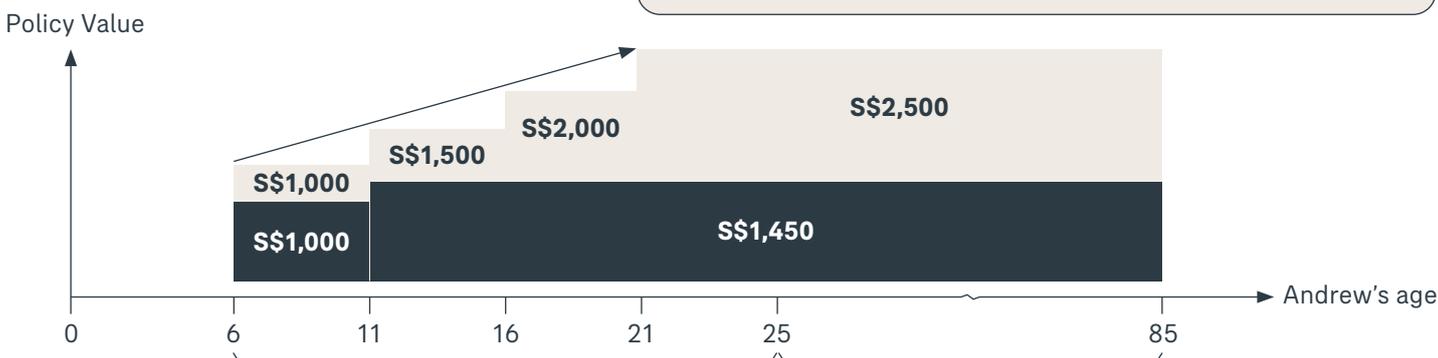
Mr. William Ng is a 35-year old director at a consulting firm. He wants to plan for a fruitful retirement while ensuring that he provides a financial head start for his newborn son, Andrew. He takes up AIA Platinum Gift for Life (II) and names Andrew as the Insured. Mr. Ng chooses a guaranteed monthly coupon of S\$1,000 and opts to pay a Single Premium of S\$1,306,000.

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 started for him.

Monthly Income =

Guaranteed Monthly Coupons +
 Non-guaranteed Monthly Dividends

Guaranteed Monthly Coupons are stepped up by 45% after the 10th policy year and Non-guaranteed Monthly Dividends are stepped up by 50% every 5 years (up to 250% of the initial Non-guaranteed Monthly Dividends)



Mr. William Ng enjoys a total income of S\$693,600 over 19 years. He uses it to supplement his retirement lifestyle until he transfers the plan to Andrew when he turns 25 years old.

Andrew enjoys a total income of S\$2,844,000 for 60 years. He uses it for various purposes – to travel, start a business, and eventually retire with comfort.

Assuming Andrew passes on at age 85, his child receives a lump-sum inheritance of S\$8,789,460.#



1st Generation –
Mr. William Ng receives = **S\$693,600**



2nd Generation –
Andrew receives = **S\$2,844,000**



3rd Generation –
Andrew's Child receives = **S\$8,789,460#**



S\$12,327,060
in total received by 3 generations

The death 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 4.25% p.a. Based on an illustrated investment rate of returns of 3.00% p.a., the illustrated monthly income that Mr. Ng receives for 19 years would be S\$459,600, the illustrated monthly income that Andrew receives from age 25 to age 84 would be S\$1,764,000, and if he were to pass away at age 85, his death benefit would be S\$4,317,460.# 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.

Open up to a new
world of prestige



A world of bespoke privileges await you



As our AIA Platinum Gift for Life (II) customer, you gain the opportunity to experience a privileged lifestyle. By-invitation only, AIA Altitude is an exclusive membership⁴ that comes with tastefully curated benefits befitting your wealth status.

- Limited edition offers and year-round deals
- Exclusive invites to closed-door events
- Dining privileges at the finest establishments
- Holistic health and wellness services to complement your lifestyle
- Priority service at all AIA Customer Service Centres
- Complimentary access to members-only AIA Altitude Lounge

- ¹ The first monthly income will be payable from the end of the policy month immediately after the 5th policy anniversary up to the policy anniversary immediately following the insured's 120th birthday.
- ² In the event of death of the insured, we will pay a death benefit of 101% of the total premiums paid plus any non-guaranteed terminal dividend, and any monthly income left to accumulate with AIA, less any indebtedness.
- ³ Monthly dividends and terminal dividend are non-guaranteed and depend on the experience of the participating fund.
- ⁴ To become an AIA Altitude member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$100,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum S\$10,000 in total.

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 01 July 2021.

AIA Singapore Private Limited

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