

WEALTH MANAGEMENT

AIA PLATINUM HERITAGE PREMIER

**When your heritage is
secure, the journey is
smooth sailing.**



AIA Platinum Heritage Premier provides security
of wealth protection for your family.

Your heritage is a lasting gift to those you love

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.

Preserve your heritage and enhance your wealth



A plan that preserves, enhances and transfers your wealth the way you choose to.

Your success is a reflection of how much you have accomplished in life. And it's important to ensure that your legacy stands the test of time. Besides passing on your values and knowledge, you will want to continue to pave the way for your loved ones by providing them with financial security.

With AIA Platinum Heritage Premier, we can help you lay a strong foundation to grow, protect and preserve your heritage for your future generations, and ensure that their financial journey in life is plain sailing.

Enjoy the benefits of legacy planning and wealth preservation.

A Lifetime of Security

AIA Platinum Heritage Premier is a participating plan that guarantees you high coverage. With guaranteed life coverage up to the age of 100, you can put your mind at ease knowing that your loved ones are taken care of financially, and your legacy secured without being compromised by market fluctuations.

Continued Liquidity

Should the unforeseen happen, AIA Platinum Heritage Premier will provide your family with cash flow so that they can maintain an optimum lifestyle comfortably without having to liquidate your assets prematurely.

Estate Equalisation

With the success you have accomplished, your wealth is likely to comprise several asset classes such as properties, equities and businesses. How do you ensure a fair and harmonious distribution of your wealth to your beneficiaries?

AIA Platinum Heritage Premier provides you with peace of mind as it mitigates the risk of family disputes by ensuring your estate will be passed on equitably and fairly to loved ones according to your wishes.

A Stable and Rewarding Legacy

As a participating plan, the value of AIA Platinum Heritage Premier plan can be enhanced through the stable growth of cash value in the form of bonuses¹. This will help enhance your wealth and establish a rewarding and valuable legacy for your future generations.



Create your legacy

Key Benefits of AIA Platinum Heritage Premier

Designed for those who have reached their pinnacle of success, AIA Platinum Heritage Premier ensures lifetime coverage till the age of 100, with guaranteed high death benefit. With a hassle-free single premium investment, you will also enjoy access to a guaranteed cash value equivalent to 80% of your single premium from day one, which gives you the flexibility to capitalise on investment opportunities whenever they arise.

Product features at a glance

Premium Term	Single pay
Currency	SGD
Entry Age	0 – 65 years old
Maximum Coverage Age	100 years old
Guaranteed First Day Cash Value	80% of single premium
Lowest Minimum Death Benefit	\$1,000,000
Death Benefit	<p>In the event of death before the age of 80, we will pay the higher of</p> <p>a) The guaranteed minimum death benefit; or</p> <p>b) The insured amount² plus non-guaranteed bonuses (if any), less any indebtedness.</p> <p>In the event of death after the age of 80, we will pay the insured amount² plus non-guaranteed bonuses (if any), less any indebtedness.</p>
Issuing Company	AIA Singapore Private Limited
Policy Governing Law	Singapore

Secure a heritage for your next generation

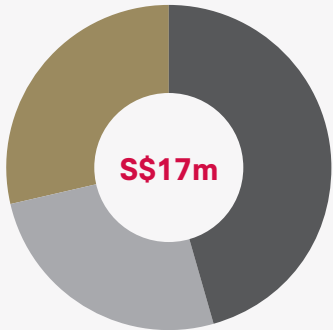


Enable an equitable distribution of your wealth

Estate Equalisation with AIA Platinum Heritage Premier

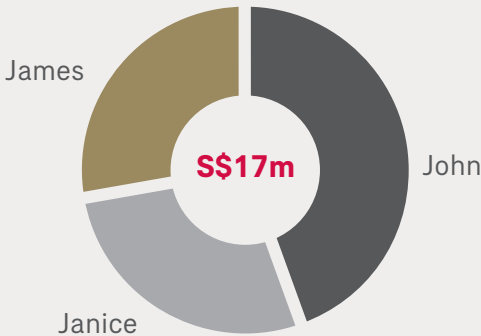
Mr Lim has 3 children. His second son, James and his youngest daughter, Janice have established careers outside the family business. Only his eldest son, John is interested in taking over the family business to run it. Janice is married and lives in her family home so that she can take care of her parents. These conditions make it complicated for Mr Lim to ensure a fair and equal distribution of his wealth after his passing.

Mr Lim purchases AIA Platinum Heritage Premier at the age of 50 which provides an immediate estate of S\$10m with a single premium of S\$3m for estate planning purposes. This boosts the total value of his assets, and facilitates the equal distribution of S\$8m to each of his three children.



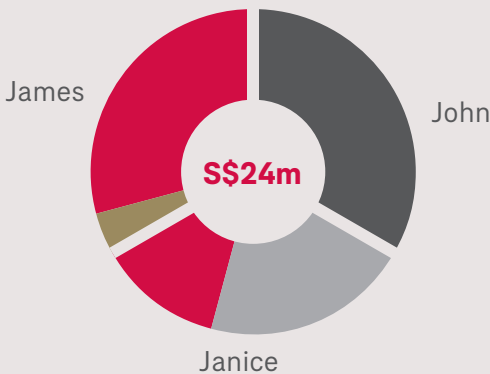
Mr Lim's total wealth	
Family Business	S\$8m
Freehold Property	S\$5m
Other Assets	S\$4m
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Total Assets:	S\$17m

Without AIA Platinum Heritage Premier



John	
Family Business	S\$8m
Janice	
Freehold Property	S\$5m
James	
Other Assets	S\$4m
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Total Assets without AIA Platinum Heritage Premier:	S\$17m

With AIA Platinum Heritage Premier



John	
Family Business	S\$8m
Janice	
Freehold Property	S\$5m
Insurance Proceeds	S\$3m
James	
Other Assets	S\$1m
Insurance Proceeds	S\$7m
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Total Assets with AIA Platinum Heritage Premier:	S\$24m

The above example is based on a 50-year-old male non-smoker, Singaporean resident, who buys a standard life policy and pays a single premium of S\$3,134,162.10.

There are certain conditions where no benefits will be payable, such as suicide within one year from the policy issue date. You are advised to read the policy contract for details.

¹ Bonuses are non-guaranteed and depend on the experience of the participating fund. Reversionary bonus and terminal bonus payable (if any) are non-guaranteed. Once credited to the policy, reversionary bonuses (if any) form part of the guaranteed benefits of the policy. Terminal bonus is a one-time, non-guaranteed, discretionary bonus that may be payable when you make a claim, choose to stop the policy or when the policy ends.

² The insured amount refers to the coverage amount of the component of AIA Platinum Heritage Premier plan that participates in the experience of the participating fund.

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.

The information is correct as at 13 September 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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”).

AIA Singapore Private Limited

(Reg. No. 201106386R)

1 Robinson Road, AIA Tower, Singapore 048542

Monday – Friday: 8.45am – 5.30pm

AIA Customer Care Hotline: 1800 248 8000

aia.com.sg