

WEALTH MANAGEMENT

AIA PLATINUM HERITAGE WEALTH



**A foundation of wealth built,
a lasting legacy promised.**

AIA Platinum Heritage Wealth secures your legacy now
and for generations to come.

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

Your Trusted Financial Ally

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.



The wealth solution that transcends generations

Reaching the pinnacle of success is an integral part of life – but it is equally important to ensure that your legacy lasts beyond the now.

AIA Platinum Heritage Wealth is a hassle-free single premium plan designed to protect the foundation of your wealth while preserving your legacy for generations to come.

A single solution that preserves, enhances and transfers your wealth the way you choose



A Lifetime of Security

AIA Platinum Heritage Wealth provides guaranteed lifetime coverage against unforeseen death¹ and terminal illness² up to the age of 100.



Immediate Cash Value

Your plan will acquire an immediate cash value equivalent to 80% of your single premium, giving you the flexibility to capitalise on investment opportunities whenever they arise.



Continued Liquidity

Should life take an unexpected turn, AIA Platinum Heritage Wealth will provide your family with immediate cash flow, ensuring that they are able to maintain their current lifestyle comfortably without having to liquidate your assets prematurely.



Estate Equalisation

With the success you have achieved, your wealth is likely to comprise several asset classes such as properties, equities and businesses. AIA Platinum Heritage Wealth helps you mitigate the risk of family disputes by ensuring that your estate will be passed on equitably and fairly amongst your loved ones according to your wishes.



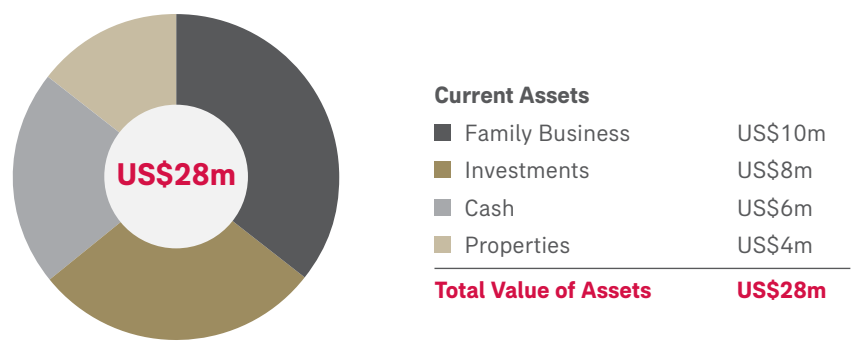
A Stable and Rewarding Legacy

AIA Platinum Heritage Wealth not only preserves your wealth, but also enhances it through the stable growth of cash value in the form of potential bonuses³ – so you can continue to establish a rewarding and valuable legacy for your loved ones.

Protect your assets and enable an equitable distribution of your wealth

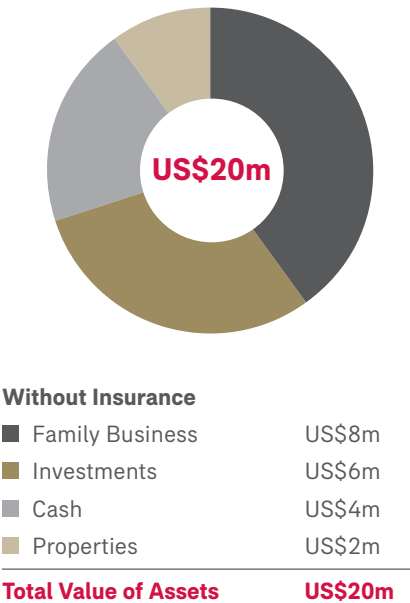
Scenario 1: Wealth Preservation with AIA Platinum Heritage Wealth

Mr Ong's total wealth is valued at US\$28m and is made up of multiple assets, which include a family business.



Without AIA Platinum Heritage Wealth

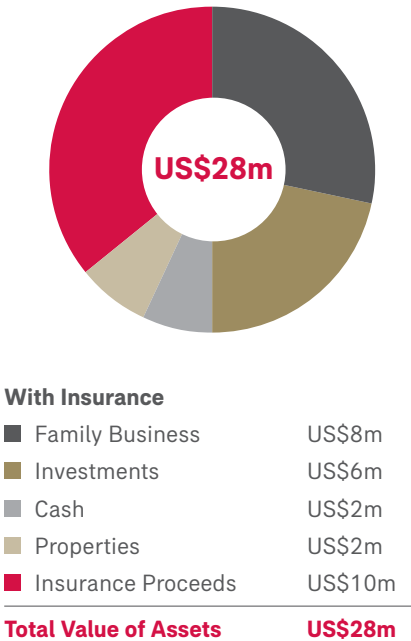
Should the unforeseen happen, his family may be forced to liquidate his assets prematurely in order to cover existing liabilities and ensure business continuity.



With AIA Platinum Heritage Wealth

With AIA Platinum Heritage Wealth, should Mr Ong pass on, his children will receive insurance proceeds of US\$10m – which provides sufficient cash flow to cover his existing liabilities and further support the family business.

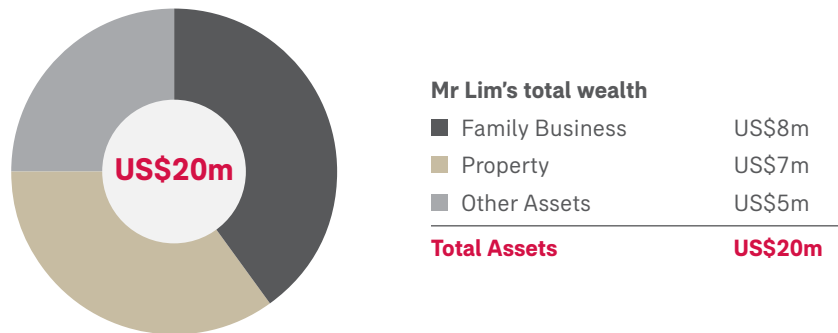
Furthermore, these insurance proceeds enable his children to maintain an optimal lifestyle, without having to dilute his legacy.



The figures in scenario 1 are used solely for illustration purposes and the single premium of US\$2,016,795 derived is based on a 40-year-old, male, non-smoker, Singapore Resident, who buys a standard life policy with a sum assured of US\$10M.

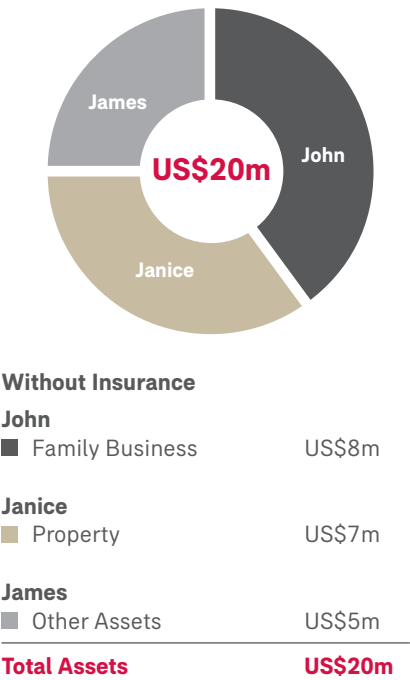
Scenario 2: Estate Equalisation with AIA Platinum Heritage Wealth

Mr Lim has 3 children. His second son, James and his youngest daughter, Janice have established careers, with only his eldest son, John intending to take over the family business. Janice is married and lives in her family home so that she can take care of her parents.



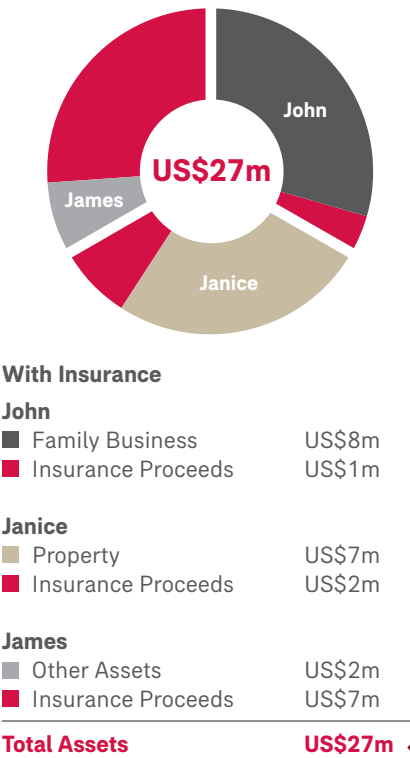
Without AIA Platinum Heritage Wealth

Taking the above conditions into account, it would be complicated for Mr Lim to ensure a fair and equal distribution of his wealth should he pass on.



With AIA Platinum Heritage Wealth

Mr Lim purchases AIA Platinum Heritage Wealth at the age of 50 which provides an immediate estate of US\$10m with a single premium of US\$2.9m. This boosts the total value of his assets, and facilitates the equal distribution of US\$9m to each of his three children.



Total wealth increases by 35%

The figures in Scenario 2 are used solely for illustration purposes and the single premium of US\$2,976,420 is derived based on a 50-year-old, male, non-smoker, Singapore Resident, who buys a standard life policy with a sum assured of US\$10M.

There are certain conditions whereby no benefits will be payable. Waiting period is applicable before the Terminal Illness Benefit will be payable. You are advised to read the relevant policy contracts for details.

- ¹ The benefit payable shall be the higher of the minimum death benefit or the insured amount under the participating and non-participating portions of this plan plus non-guaranteed bonuses or the surrender value. The minimum death benefit will be reduced after age 85.
- ² The amount payable under the Terminal Illness Benefit shall be aggregated with the amount(s) payable under the Terminal Illness Benefit of all other insurance policies issued by AIA and is subjected to a limit of US\$2,000,000.
- ³ Bonuses are non-guaranteed and will depend on the experience of the participating funds. 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.

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 of 23 August 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”).

