PROTECTION

AIA PLATINUM TERM

# Carry your loved ones further with protection that lasts a lifetime

Safeguard your loved ones' future with AIA Platinum Term, designed to ensure lasting financial security with high coverage.

POWERED BY

AIA Vitality

aia.com.sg

HEALTHIER, LONGER, BETTER LIVES

# Enjoy security for the future and leave a lasting legacy

The most important legacy you can leave for your loved ones is the utmost assurance that they'll be well taken care of. You can safeguard their future with AIA Platinum Term, a regular premium term plan designed to ensure lasting financial security with a high cover at affordable premiums to age 75 or 100. So paint a future full of possibility with your loved ones, and know that they will be well taken care of from your astute planning.

# A secure legacy is now within reach

While investments in property and stocks are susceptible to market volatility, AIA Platinum Term is a secure way to protect your family's future and create a lasting legacy for the next generation. It ensures guaranteed coverage to the age of 75 or 100, offering future assurance should terminal illness strike or upon your passing. With coverage starting from S$1 million at less than S$10 a day[1], you can enjoy peace of mind knowing that your family's future is in good hands.

## True assurance with guaranteed coverage and level premiums

Because nothing surpasses your family's future security, AIA Platinum Term is guaranteed renewable up to age 75 or 100, regardless of your health conditions, giving you financial peace of mind knowing that you will be protected. What's more, your high coverage is available in Singapore or US dollars, with premiums that remain the same throughout. This way, you can plan for the future with confidence.

## Never too late to establish your legacy

No matter where you are in life, you can still lay plans for a fruitful tomorrow. Apply for AIA Platinum Term before the age of 65 or 70 to get guaranteed high coverage to age 75 or 100 respectively. Your family's future will be in good hands, so you can rest assured that their dreams will stay protected no matter where life takes you.

# Bolster your protection against the unforeseen

Because life is never predictable, you may choose to enhance your protection by adding optional coverage to your AIA Platinum Term plan, securing extra support in the face of the unexpected.

## Receive an early payout for extra support

In the unfortunate event that you become disabled before the age of 70, the optional Total and Permanent Disability add-on advances your coverage amount, helping you meet your immediate needs as you and your family adjust to a new lifestyle.

## Safeguard your legacy no matter what life brings

To broaden your coverage, we offer add-ons that safeguard your legacy against misfortunes such as critical illness or disability. This way, your family's future will remain protected against the odds.

- Waiver of Premium add-on – let us take care of your future premiums should a disability strike before age 70
- Critical Protector Waiver of Premium add-on – let us take care of your future premiums should a critical illness occur

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## Get healthier to enjoy greater rewards

You're making prudent plans for your family's future, but what about the treasures of today? AIA Vitality, our wellness programme, helps you strive for a healthier lifestyle so you can live every moment to the fullest.

Each healthy choice you make is rewarded, motivating you to live better one step at a time. This way, you have the energy to devote yourself to the present and create lasting memories with your loved ones.

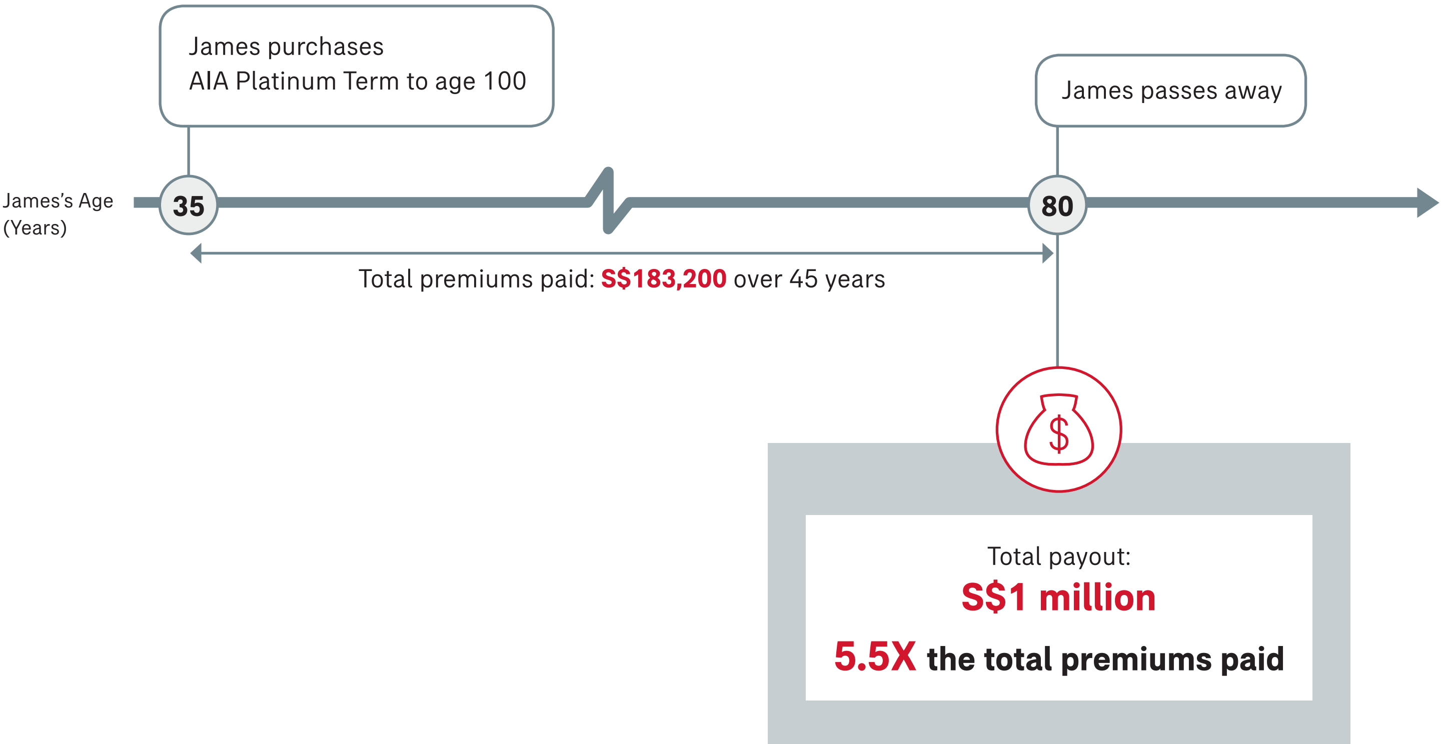
Enjoy an immediate 5% upfront discount and up to 15% discount on your future premiums[2].

# High-value life coverage for a lasting legacy

**"I want a high-value legacy that will keep my family comfortable and secure no matter what happens to me. But I want to keep my premiums level and affordable."**

At age 35, James who does not smoke purchases AIA Platinum Term with a coverage amount of S$1 million up to age 100, plus the Total and Permanent Disability add-on.

Sadly, James passes away at the age of 80. His family receives his legacy of S$1 million.




**Note:** Diagram is not drawn to scale and is for illustration purpose only.

# Product features at a glance

| Plan Option | Term to age 75 | Term to age 100 | Optional Total and Permanent Disability add-on |
|---|---|---|---|
| Entry Age | 16 - 65 years old | 16 - 70 years old | 16 - 64 years old |
| Maximum Coverage Age | 75 years old | 100 years old | 70 years old |
| Currency | SGD or USD | | |
| Minimum Coverage Amount | SGD/USD 1 million | | |
| Add-ons Available | • Total and Permanent Disability Benefit<br>• Waiver of Premium<br>• Critical Protector Waiver of Premium | | N.A. |

**General Note:**

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Deferment period is applicable before the Total and Permanent Disability benefit will be payable. You are advised to read the relevant policy contract for details.

[1] Based on a male non-smoker, aged 30 purchasing AIA Platinum Term (To age 100) with Total and Permanent Disability add-on.

[2] Premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. 5% upfront discount is applicable immediately, with subsequent discounts applicable from the second policy year onwards depending on the AIA Vitality Status attained. The discount is capped at 15%.

**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 5 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").

**AIA Singapore Private Limited**
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