

AIA PLATINUM WEALTH LEGACY

A RARE BLEND OF WEALTH GROWTH AND GUARANTEED PROTECTION, EVEN IN UNCERTAIN TIMES.

Enhance your legacy with access to world-class asset managers
while enjoying the assurance of long-term protection.



HEALTHIER, LONGER,
BETTER LIVES

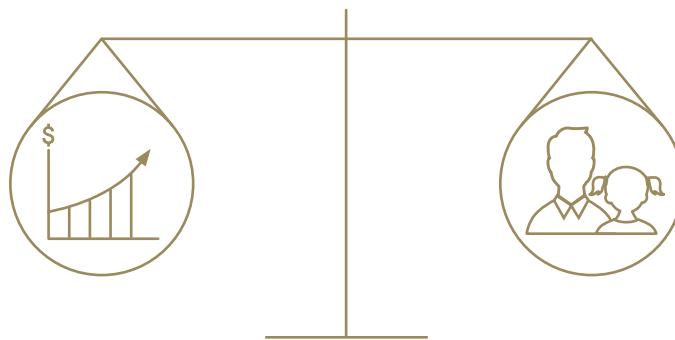
**A solution that balances legacy protection
with wealth creation.**



The global scenario is constantly changing, and it is hard to know for certain what lies ahead. But ambiguity doesn't reduce what is important to you.

You've worked hard to attain the success you have today, and we believe that your desire to capitalise on market opportunities for continuous wealth growth remains unchanged. But so is the need to protect your legacy. So how do you strike a balance?

At AIA, we understand these sentiments and AIA Platinum Wealth Legacy is designed to offer the ideal balance you're looking for. It's the blend between wealth accumulation and guaranteed long-term security for the family regardless of fund performance.



Wealth Accumulation

Enjoy sustainable investment returns with just one fund, managed by world-class asset managers.

Legacy Protection

No Lapse Privilege feature that guarantees your protection (up to age 100) regardless of how your fund performs.

We protect what's
important to you while
growing your wealth.



Enjoy long-term guaranteed protection as you invest for the future of your next generation

AIA Platinum Wealth Legacy is a first-in-market Investment-linked Plan that comes with a long-term No Lapse Privilege (NLP) benefit which guarantees your coverage¹ regardless of fund performance.

Family lifestyle protection with high guaranteed coverage

If an unfortunate event happens, we'll be there to support your family financially with an immediate estate. This ensures that they can maintain their current lifestyle without the risk of having to liquidate assets prematurely.

Flexibility and liquidity to suit your needs



No Lapse Privilege (NLP)

The NLP benefit provides a long-term guarantee that your policy will continue even if the policy value is insufficient to pay for all the applicable fees and charges. You can choose up till age 85 or 100² to enjoy this benefit.



Maintain Asset Liquidity

You may do a partial withdrawal³ after the 1st policy year while continuing to enjoy guaranteed protection up to your selected NLP age or choose to top-up⁴ your investments at any time to outbeat inflation and enhance value of your legacy.



Flexible Premium Contribution & Currency Options

Decide between single premium or regular premium for 5 years and currency option of USD or SGD.

¹ All applicable premiums must be paid when they fall due before the NLP benefit can be applied. Please refer to the policy contract for full details and applicable conditions.

² Only applicable for entry age of 40 years and above.

³ Terms and conditions for partial withdrawals shall apply. Please refer to the policy contract for full details.

⁴ Ad-hoc or regular top-ups are subject to a minimum amount and may be exercised provided that the policy is not on premium holiday and all applicable premiums have been fully paid when they fall due.



**You needn't weigh the options
of feeling safe or confident.
You can have both.**

Invest with confidence as you gain access to unparalleled wealth expertise

AIA Investments

The trusted stewards of your wealth

In addition to acumen and knowledge, managing investments can take your time and emotions away from the more important things at present, such as your loved ones. With AIA Platinum Wealth Legacy, you can enjoy sustainable investing with access to AIA Elite Conservative Fund, managed by a dedicated team of wealth professionals backed by the expertise of AIA Investments. This entity is the exclusive investment arm of AIA Group, responsible for managing over USD247 billion in assets[^].

Our approach focuses on delivering superior long-term sustainable results, giving you the assurance that your long-term financial needs will be met. Under the stewardship of AIA Investments, we'll take on the work of optimising your every dollar, so you can invest the invaluable asset of time where it matters most.

Global Wealth Expertise

Partnering the best-in-class

Being one of the region's largest institutional investors has given us the scale to partner leading global asset managers. With differentiated insights, we are focused on selecting the right partners as we leverage their strategies and expertise to construct investment portfolios that match your goals and risk preferences.

Our partners:



Baillie Gifford

One of the UK's largest and oldest investment management firms, founded in Edinburgh in 1908.

USD45 billion

in Assets Under Management as of December 2020

BlackRock

BlackRock

Founded in 1988, BlackRock operates globally with 70 offices in 30 countries and clients in 100 countries.

USD8.68 trillion

in Assets Under Management as of December 2020

WELLINGTON MANAGEMENT®

Wellington Management

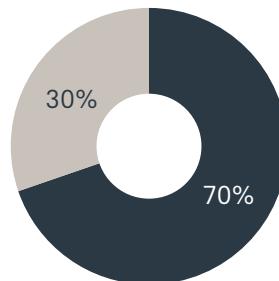
Private, independent investment management firm and advisor to over 2,200 institutions.

USD1.29 trillion

in Assets Under Management as of December 2020

One fund for simplicity:

AIA Platinum Wealth Legacy takes a balanced approach towards delivering long-term sustainable returns while meeting your wealth protection needs. AIA Elite Conservative fund is a low to medium risk portfolio that invests in 70% fixed income and 30% equities.



AIA Elite Conservative
Low to Medium Risk

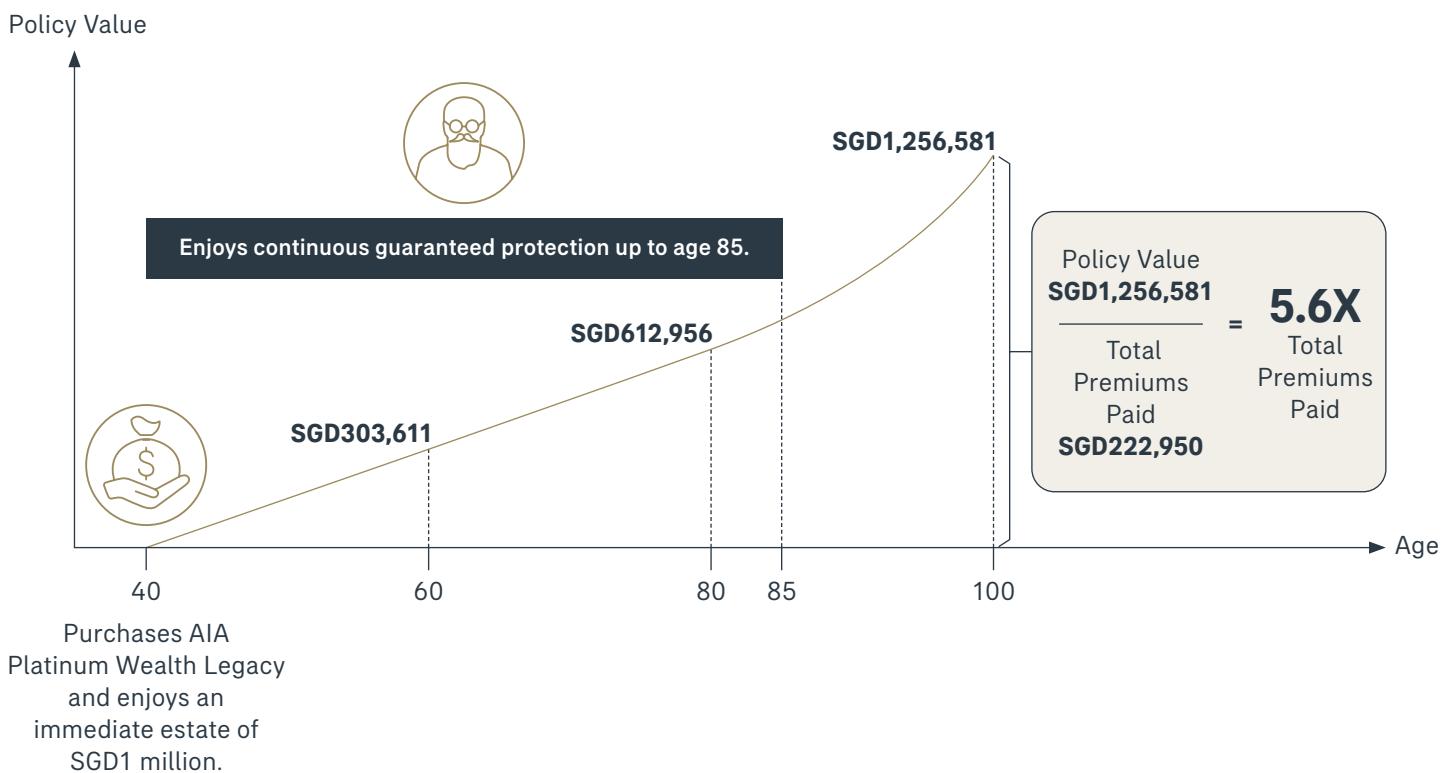
■ Fixed Income
■ Equities

[^] As of 31 Dec 2020, AIA Annual Report 2020.

Accumulating wealth doesn't mean compromising on what's important

Vincent is 40 this year and holds a senior position in his company. He is married with two children. Although his salary is more than sufficient for his needs, he is always looking for opportunities in the market where he can invest his wealth to maximise his returns. But at the same time, he wants stability and assurance, not wanting to risk the family's financial future. He sees AIA Platinum Wealth Legacy as the perfect financial solution to address his needs.

Scenario : Age 40, non-smoker
Sum Assured : SGD1 million
Yearly Premium : SGD44,590 for 5 years
NLP selection : 85 years old



Note: Figures (SGD) quoted above are for illustrative purposes only, assuming Singapore residency and standard risk class. The illustrated 5.8% p.a. investment rate of return for AIA Elite Conservative (SGD) is calculated based on the historical performances of the combination of Bloomberg Barclays Global Aggregate Corporate Total Return Index and MSCI World Total Net Return Index using its target asset allocations. Based on the illustrated investment rate of return of 4.0% p.a., the total cash values at Age 60, 80, 100 are SGD213,645, SGD180,303, SGD0, respectively. The illustrated 4.0% p.a. investment rate of return is set out in accordance with the Life Insurance Association Singapore (LIA) guidelines on policy illustration for Investment-linked policies. The indices are the benchmarks for the ILP sub-fund. Please note that past performance is not indicative of future performance. They are purely illustrative and do not represent the upper and lower limits of the investment performance.

A world of bespoke privileges await you



As our AIA Platinum Wealth Legacy customer, you gain the opportunity to experience a privileged lifestyle. By-invitation only, AIA Altitude is an exclusive membership* 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

* 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 \$100,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum of \$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. AIA Platinum Wealth Legacy is an Investment-linked Plan (ILP) offered by AIA. Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). The actual policy value will depend on the actual performance of the policy as well as any alterations such as variation in the Insured Amount or premium, such as premium holiday or partial withdrawals. There is a possibility that the policy value will fall to zero and in this case, the policy will be terminated except when No Lapse Privilege is in effect. Policyholder can avoid the policy lapsing by topping up additional premium. You should seek advice from a qualified advisor and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant or Insurance Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s). 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.

This information is correct as at 03 June 2021.

AIA Singapore Private Limited

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