

AIA PLATINUM HERITAGE WEALTH (II)

WHAT YOU'VE BUILT FOR A LIFETIME CAN NOW BE TREASURED FOR MANY MORE

Grow and preserve your wealth to create a lasting legacy.



HEALTHIER, LONGER,
BETTER LIVES

**It's more than a legacy
you leave behind.**

**It's an invaluable part of
their future success.**



The success you've achieved in a lifetime has not only provided the best for your children, but also set an illustrious example for them. Except now, you have the power to do more than inspire.

With AIA Platinum Heritage Wealth (II), you can afford them the financial advantage to succeed in life, without compromising your lifestyle and retirement. It is a whole life plan that protects everything you've worked for, provides stable wealth growth, and seamlessly hands it down to the next generation in accordance with your wishes.

As you create a lasting legacy with us today, so too will your children and future generations be empowered to mould their own success tomorrow.

With a good plan
in place, your legacy
can be timeless.



A trove of benefits for your unique legacy planning needs



LIFETIME ASSURANCE FOR YOU AND YOUR FAMILY

Enjoy high guaranteed coverage against unforeseen death¹ and terminal illness up to age 100.



ENHANCED COVERAGE AGAINST THE UNEXPECTED

In the event of accidental death² before age 85, we will pay an additional 25% of the minimum death benefit.



OPPORTUNITIES TO GROW YOUR WEALTH

Create an enduring legacy by enhancing your wealth through the stable cash value growth delivered in the form of bonuses³.



REWARDING HEALTHIER, LONGER, BETTER LIVES

If you quit smoking successfully⁴, we will refund 5% of your Single Premium.

All that you hold precious
will be protected, whatever happens.



Protecting and enhancing the value of your legacy

Your loved ones are always at the centre of your success. When planning your legacy, you can provide a lifetime of financial security by growing your wealth. In the unforeseen event of death and terminal illness, AIA Platinum Heritage Wealth (II) also guarantees high coverage and instant liquidity to avoid liquidating your assets prematurely, which in turn keeps the value of your legacy intact.

Example:

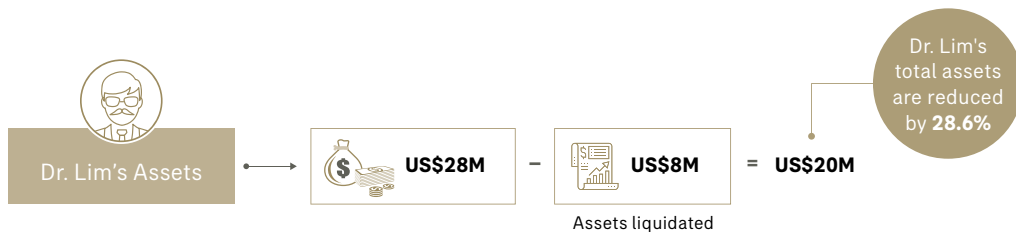
Dr. Lim, 40, is a renowned surgeon who has achieved career success and amassed a sizeable fortune.

By age 60, Dr. Lim’s total wealth is valued at **US\$28M** and is made up of multiple assets, which includes a family business.

WITHOUT AIA PLATINUM HERITAGE WEALTH (II)

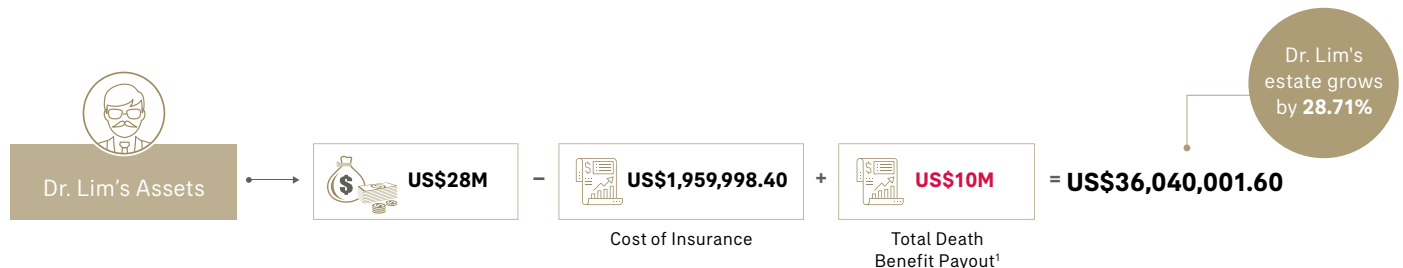
Should the unforeseen happen and Dr. Lim passes on, his family may be forced to liquidate his assets prematurely to cover existing liabilities and ensure business continuity.

Dr. Lim’s family surrenders part of his assets worth **US\$8M** in order to keep the business running.



WITH AIA PLATINUM HERITAGE WEALTH (II)

At age 40, Dr. Lim, a non-smoker, purchases AIA Platinum Heritage Wealth (II) with a Single Premium of **US\$1,959,998.40** for a coverage amount of **US\$10M**. This gives him peace of mind that should he pass on, the value of his legacy will remain intact.



Transferring your wealth through estate equalisation

You've spent years amassing wealth and diverse assets. When it's time to enjoy your retirement, you may wish to hand down the responsibilities and ownership. With AIA Platinum Heritage Wealth (II), your estate will be passed on equitably and fairly to your loved ones according to your wishes, thus avoiding any potential family conflict that may arise over inheritances.

Example:

Julian, 40, smoker, is fast approaching the twilight of his career as the owner of a successful architecture firm. He plans to retire soon, leaving his business in the hands of his eldest son, with his property split equally between his younger son and younger daughter when the time comes.

35 YEARS LATER

Should the unforeseen happen, Julian passes on at age 75 from an accident.

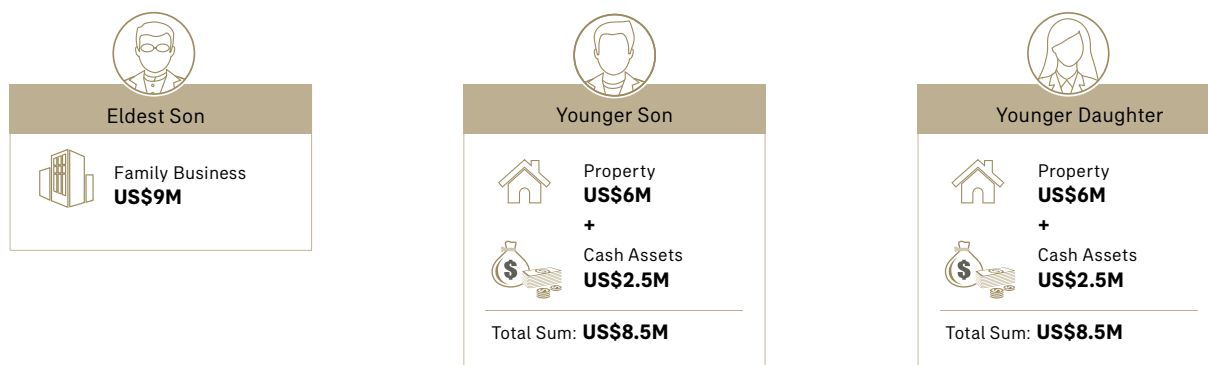


His Total Wealth: **US\$26M**

Business: **US\$9M** | Property: **US\$12M** | Cash Assets: **US\$5M**

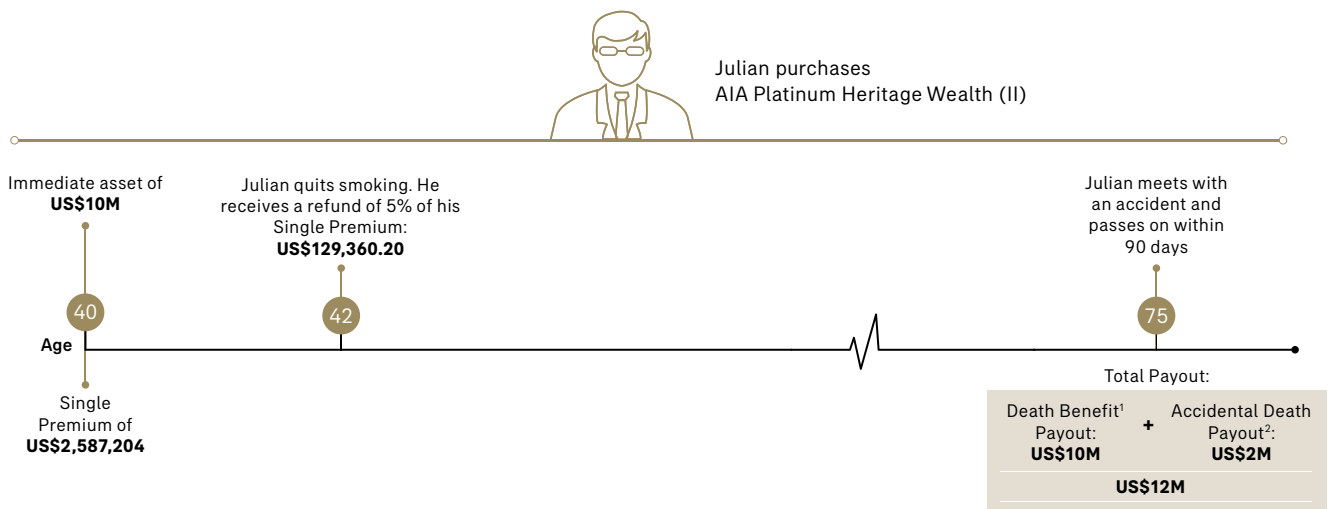
WITHOUT AIA PLATINUM HERITAGE WEALTH (II)

Given that his assets are valued differently, it will be complicated to ensure a fair and equitable distribution among his three children.



WITH AIA PLATINUM HERITAGE WEALTH (II)

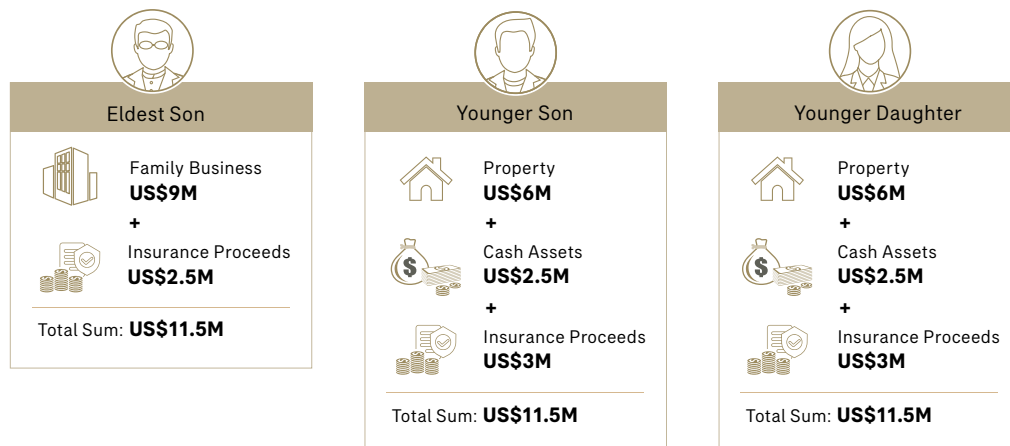
At age 40, Julian purchases AIA Platinum Heritage Wealth (II) which gives him an immediate estate of US\$10M with a Single Premium of US\$2,587,204. Should he pass on, the total estate received will help to facilitate the equal distribution of **US\$11.5M** to each of his three children.



Business: **US\$9M** + Property: **US\$12M** + Cash Assets: **US\$5M** + Insurance Proceeds: **US\$12M**

Total Estate Value at the time of his passing (after the cost of insurance*): US\$35,542,156

* Cost of insurance includes 5% refund of his Single Premium from the Quit Smoking Benefit.



The amount received allows for the equal distribution of his assets across his three children, each receiving US\$11.5M. They will also receive an additional amount to tide over the necessary expenses if required.

Note: The figures quoted above are for illustrative purposes only and assuming Singapore residency and standard risk class. Immediate estate refers to death benefit coverage of US\$10M which is the guaranteed minimum death benefit till age 85. This is applicable under the higher illustrated investment rate of return (IIRR) scenario of 4.75% and the lower IIRR scenario of 3.25%.

General Notes:

- 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 (less any indebtedness). The minimum death benefit will be reduced after age 85.
- ² Coverage for Accidental Death is subject to a maximum limit of US\$2M for all Platinum Heritage Wealth (II) policies that cover the same life and will be paid out if the insured passes away due to bodily injury caused by an accident within 90 days.
- 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 to you when you make a claim, choose to stop the policy, or when the policy ends.
- ⁴ This benefit will only be applicable if the life assured meets all the necessary terms and conditions.

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 of 24 November 2022.

AIA Singapore Private Limited

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