

RETIREMENT

AIA RETIREMENT SAVER (III)

Chart the perfect course for your retirement



Take charge with AIA Retirement Saver (III) today and discover endless possibilities for a retirement worth dreaming about.

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES



Does your plan fit you, or are you changing your needs to fit your plan?

Age **30**



"I want to save up little by little while I have time, so I can retire at 60 and pursue my passion for photography full time."

"I have some money saved away, so I want to put it in a plan that I can forget about until I retire, and have a large nest egg waiting for me."



Age **40**

Age **50**



"I need a plan that will help me catch up with my savings and retire at 60, so my wife and I can spend a few years travelling."

We all live life differently and have our own retirement dreams. But how do you find just the right savings plan to make your dream a reality?

It's time to stop searching. Take charge of your savings plan to make it fit your dreams. In 3 easy steps, AIA Retirement Saver (III) can be tailored to fit your future, bringing you closer to your retirement goals through every life stage. So get started now – it couldn't be simpler.

AIA Retirement Saver (III)

Tailored to suit your needs

Options that allow you to take charge of your retirement with ease

Retirement planning need not be a complex thing. We give you choices to suit your own financial position and make it easy for you to start with an easy 3-step process, so your plan will be tailored to your needs.

STEP 01

Choose when you want to receive your retirement income

Always wanted to retire early? Now you can because you can start to enjoy retirement income as early as age 55, 60, 65 or 70.

STEP 02

Choose how much you wish to receive during retirement

This monthly retirement income will help supplement your desired retirement lifestyle.

STEP 03

Choose your premium term

By choosing to pay up to your selected retirement age, you can spread your premiums over a longer period, for more affordable payments, or a shorter period if you're ready to embrace retirement sooner.

If you're already established in your career, you can choose to pay over 5 or 10 years, in a single lump sum.



No medical check-up required to start your retirement plan

Attractive returns to help you retire with confidence

Guaranteed benefits for a stress-free retirement



Guaranteed monthly retirement income

With your monthly retirement income stream, you can enjoy your retirement the way you want to, without needing to depend on anyone. This guaranteed stream of income is paid over 15 years, supplementing your CPF to give you greater financial freedom.



Capital guaranteed¹

You will get back every dollar that you contributed at your selected retirement age, so rest easy and enjoy your retirement!

Potential returns to enhance your retirement income



Enjoy potential monthly dividends

You will enjoy potential monthly dividends starting from your selected retirement age, which will help to enhance your retirement income stream and cushion the impact of inflation.



Attractive returns on your plan

Enjoy an attractive potential yield of up to 4.69%² upon maturity as you plan for your future.



Receive a one-time terminal (non-guaranteed) dividend

An extra bonus to add to your retirement funds or a small token for your family upon maturity, death or surrender of policy.

Don't let critical illness disrupt your retirement planning

Ensure your retirement plan goes on



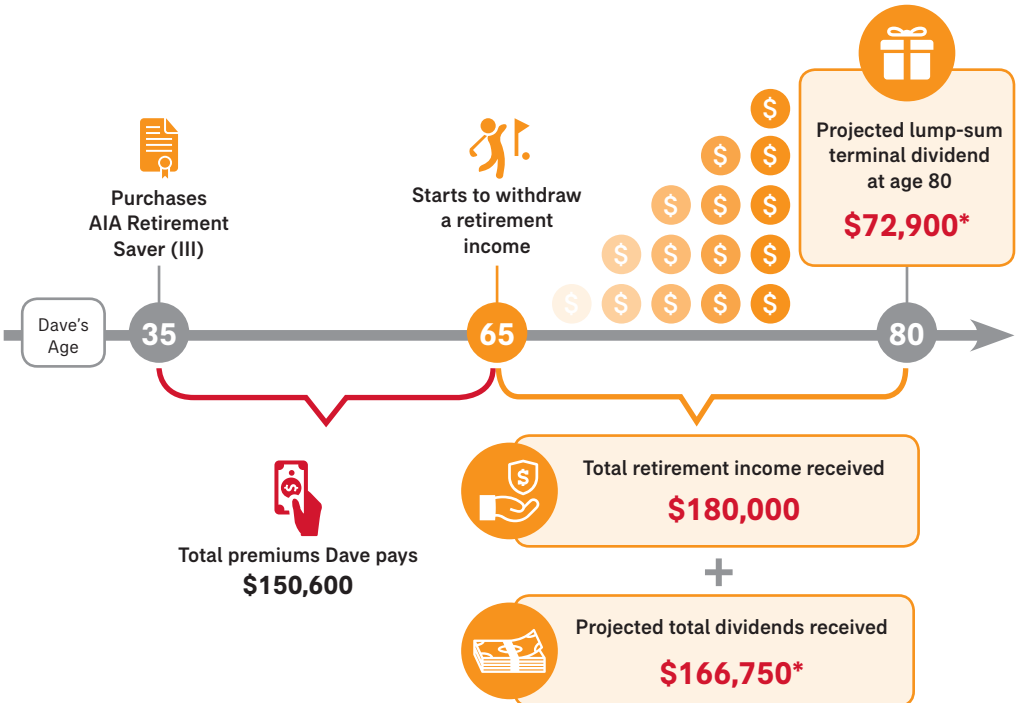
Should a critical illness like cancer or heart disease strike, it's important to be able to halt your plans and step away from work, so you can focus on getting back on your feet.

Protect your retirement dreams by adding on the Critical Protector Waiver of Premium rider to take care of all your future premiums upon the diagnosis of any of the 42 critical illnesses.

Example

Dave, a 35-year-old successful accountant, decides to secure his retirement with AIA Retirement Saver (III). He wants to enjoy a retirement income of \$1,000/month from age 65. He chooses to spread his premium payment till age 65, based on an annual premium of \$5,020.

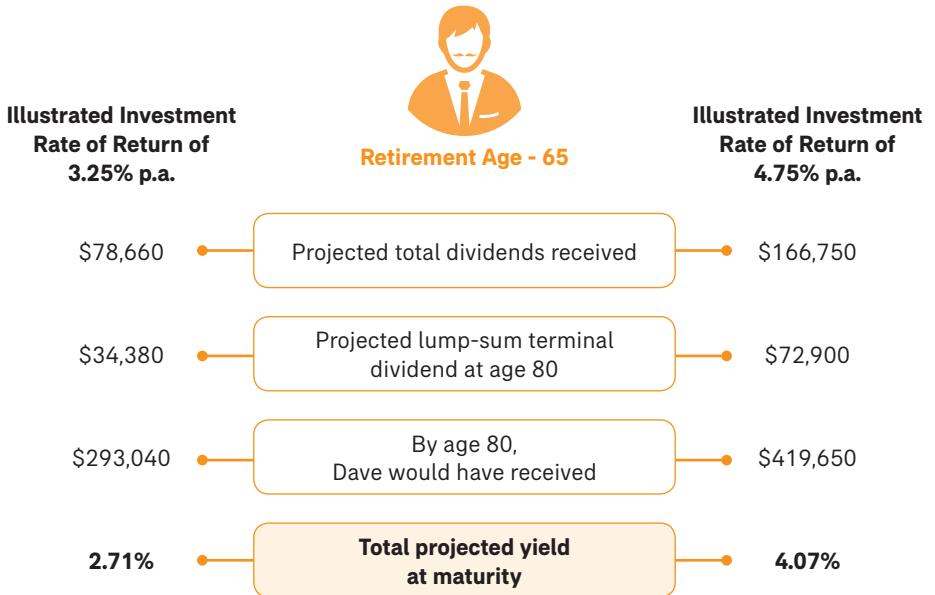
From his selected retirement age of 65, Dave can potentially receive monthly dividends from the plan and he chooses to withdraw it.



* Calculated based on the illustrated investment rate of return of 4.75% p.a.

Note: Diagram in the example is not drawn to scale. Figures quoted in the example are for illustration total yield to maturity is calculated based on annual premiums and benefits in the policy illustration. policy, monthly dividends (if any) form part of the guaranteed benefits of the policy.

By paying as little as \$0.88 a day for the Critical Protector Waiver of Premium rider, Dave would have his retirement savings secured, if he is diagnosed with a critical illness.



purposes only and based on the illustrated investment rate of returns of 4.75% p.a. and 3.25% p.a. The Monthly dividends and terminal dividend payable (if any) are non-guaranteed. Once credited to the

General Note:

A waiting period is applicable before the benefits of Critical Protector Waiver of Premium rider will be payable. You are advised to read the relevant policy contracts for details.

- ¹ Capital guaranteed at retirement age is based on annual premium. It is applicable to the basic plan only, on the condition that all premiums are fully paid.
- ² The total yield to maturity is non-guaranteed and is based on the illustrated investment rate of return of 4.75% p.a. for a male non-smoker, aged 20, who chooses retirement age of 65 and pays his annual premium for 5 years. It is based on the assumption that all the retirement income and monthly dividends are also paid out. Based on the illustrated investment rate of return of 3.25% p.a., he can receive a total yield of up to 3.23% upon maturity.

Important Notes:

These insurance plans are 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 these plans, including exclusions whereby the benefits under your policy may not be paid out, are specified in the relevant policy contracts. You are advised to read the policy contracts. 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 8 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

(Reg. No. 201106386R)

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