

AIA SMART GOAL 10

STEP UP YOUR SAVINGS TO ACHIEVE YOUR GOALS SOONER

Elevate your savings with competitive potential returns over 10 years on your 3-year premiums.

★ CAPITAL ★
GUARANTEED²



HEALTHIER, LONGER,
BETTER LIVES

66% of people still underestimate retirement amount by S\$967 per month*

47% of parents in Singapore wish they had started saving for their child's education earlier#

The sooner you start saving for your goals, the surer you can be of achieving them. But sometimes, life gets in the way with unfavourable market conditions, rising household expenses or a salary cut – making it difficult to keep up regular savings over a long period of time.

What if securing your longer-term dreams can come with a shorter commitment?

AIA Smart Goal 10 helps you enjoy competitive potential returns for 10 years with only 3 years of premium payments. With accelerated savings and guaranteed capital², you can be sure of securing your dreams ahead of time, before turning your attention to the next milestone.

* Source: 2021, AIA Save Smarter Study 2021 and AIA360 Retirement Study 2021, AIA Singapore, <https://www.aia.com.sg/content/dam/sg/en/docs/aia-survey-research/aia-retirement-2021-infographics.pdf>

Source: 2021, April 21, How Can Parents Save in Face of Rising Education Costs in Singapore?, Value Champion, <https://www.valuechampion.sg/education-loans-savings-plan-for-affordable-school-singapore-students>

Shorten the journey to your goals



Pay premiums for only the first 3 years of your 10-year policy term

A shorter premium payment term means less time needed to secure your goals, and more time for compound interest to work its magic and grow your savings.



Attractive potential returns of up to 2.87% p.a.¹

Look forward to potential returns from the non-guaranteed reversionary bonus and terminal bonus upon policy maturity.



Guaranteed return of your capital

With 100% of your capital guaranteed² upon policy maturity, you can set aside any worries, knowing that your total premiums paid will be secured.



Financial protection for your loved ones

Trust that your family's future will be secured even in the event of the unexpected with our death benefit³ coverage.



With no health check-up required, you can start your savings journey almost right away!

Accelerate your savings to secure your child's education needs

Mr. William Ng, a 40-year-old non-smoker, is saving up for the future tuition fees of his 2-year-old son, Thomas. He purchases **AIA Smart Goal 10** with an insured amount of S\$3,000.

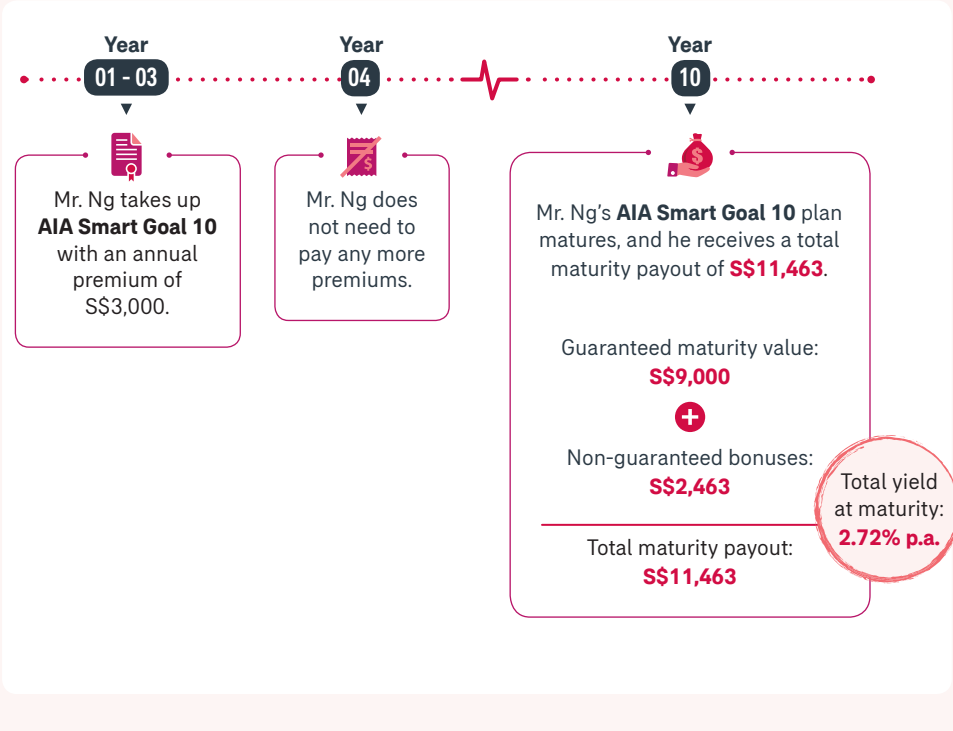


Premium payment term:
3 years

Annual premium for the first 3 years:
S\$3,000

Policy term:
10 years

Total premiums paid:
S\$9,000



Note: Figures quoted in the example are for illustration purposes only and are based on the illustrated investment rate of return of 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the illustrated non-guaranteed bonuses and total maturity payout would be S\$1,400 and S\$10,400 respectively, and the total yield at maturity would be 1.62% p.a. The two rates, 4.25% p.a. and 3.00% p.a., are purely illustrative and do not represent upper and lower limits of the investment performance. The two rates shown are net of any investment expenses. As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund.

Grow a bigger nest egg in less time

Mr. Jeff Tan, a 50-year-old non-smoker, is saving up for his retirement. He purchases **AIA Smart Goal 10** with an insured amount of S\$15,000.

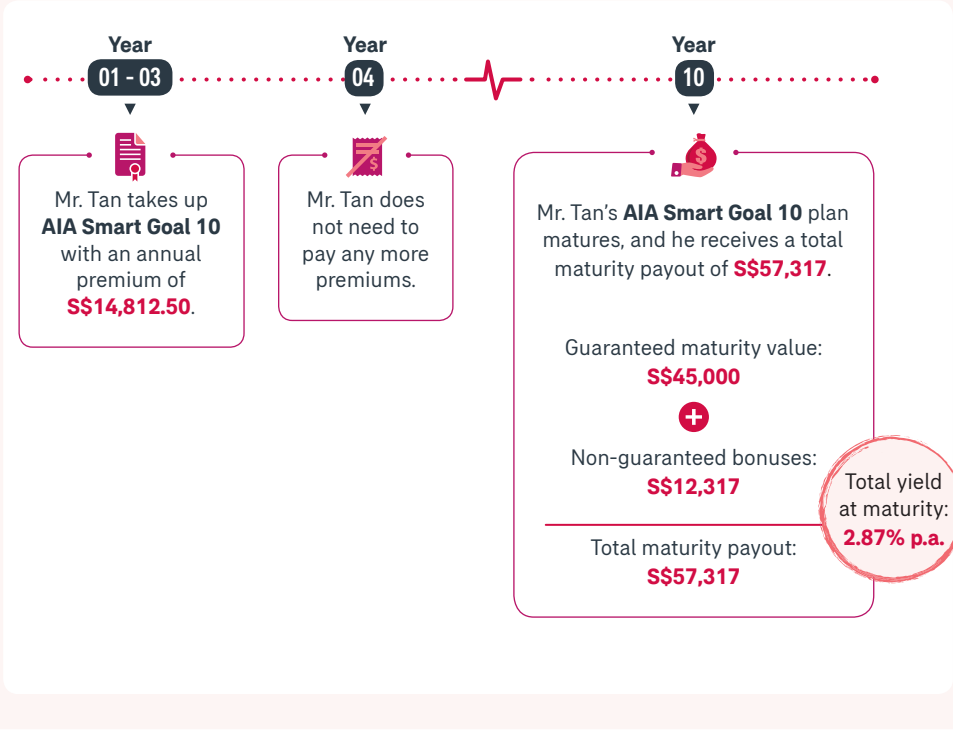


Premium payment term:
3 years

Policy term:
10 years

Annual premium for the first 3 years:
S\$14,812.50 (after large case size discount*)

Total premiums paid:
S\$44,437.50*



Note: Figures quoted in the example are for illustration purposes only and are based on the illustrated investment rate of return of 4.25% p.a. Based on an illustrated investment rate of return of 3.00% p.a., the illustrated non-guaranteed bonuses and total maturity payout would be S\$7,001 and S\$52,001 respectively, and the total yield at maturity would be 1.76% p.a. The two rates, 4.25% p.a. and 3.00% p.a., are purely illustrative and do not represent upper and lower limits of the investment performance. The two rates shown are net of any investment expenses. As the bonus rates used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund.

General Notes:

There are certain conditions whereby no benefits will be payable. You are advised to read the relevant policy contract for details.

- ¹ The total yield at maturity is non-guaranteed and is based on the illustrated investment rate of return of 4.25% p.a. with a minimum insured amount of S\$15,000 (equivalent to annual premium of S\$14,812.50) and above. Based on the illustrated investment rate of return of 3.00% p.a., the total yield at maturity (guaranteed and non-guaranteed) is 1.76% p.a. This is based on the condition that all premiums are fully paid and received in annual mode with no indebtedness or partial surrender.
- ² Capital guaranteed at maturity is applicable to the basic plan only, on the condition that all premiums are fully paid and received in annual mode with no indebtedness or partial surrender.
- ³ The death benefit will be the higher of
 - (i) 101% of the total premiums paid on your basic policy without interest, or
 - (ii) guaranteed cash value,plus bonuses (if any), less any amounts owing to us. Your policy will terminate thereafter.
- ⁴ Large case size discount is applicable for insured amount of S\$15,000 and above.

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 this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You are recommended to read the product summary and seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

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 October 2022.

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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$302 billion as of 30 June 2022.

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, AIA serves the holders of more than 40 million individual policies and over 17 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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