

SAVINGS

AIA SMART GROWTH (II)

The smarter way to a brighter financial future



Save for the future whatever they may be.

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

Enjoy the certainty of savings for the future

We would all like the peace of mind that financial security brings. And one of the ways to achieve such an outcome is to save regularly over the long term. But if you are just starting out in life, or if you are heading into the final stretch of your career, committing to a long-term savings plan may be daunting.

That's why we have designed AIA Smart Growth (II). It's a regular premium savings plan that allows you to pay off your premiums faster, while helping to save for the things that matter most. Whether your goals include saving for your child's education, planning the holiday of a lifetime, or saving for retirement, AIA Smart Growth (II) is a smart way to save. Plus, it has the added benefit of offering life insurance protection too.

Benefits of this plan include:**Potential to earn attractive returns**

Your plan has the potential to grow with discretionary annual bonuses¹ that may be added to your policy each year. A terminal bonus¹ may also be added to your policy when you make a claim or when the policy matures or is surrendered.

Protect your family while saving for their future

Have a peace of mind knowing that should the unforeseen happen – upon death or total and permanent disability², your family's financial future will remain secured.

Option to purchase additional insurance (OPAI) Benefit

As we get older, it can be more difficult to be accepted into an insurance policy. AIA Smart Growth (II) gives you the valuable option to purchase an additional whole life or endowment policy, without any evidence of insurability³.

Choose a maturity term that's aligned with your goal

AIA Smart Growth (II) offers a flexible choice of policy terms: 18, 21 or 24 years to suit your financial objectives.

Pay premiums for only 12 years

AIA Smart Growth (II) gives you a smart advantage over traditional regular premium savings plans, where your total premiums will be paid fully in just 12 years. What's more, your premiums are guaranteed never to increase throughout the 12 years, regardless of your age or health status.

Add-ons for Greater Coverage

Extra protection against Critical Illness

Enhance your protection with Critical Protector Life, a critical illness rider that immediately pays the sum assured under your AIA Smart Growth (II) plan should a critical illness⁴ strike.

OR you may choose to add on a premium waiver rider:

The inability to work during the treatment phase of a critical illness can be financially taxing and having to worry about paying your AIA Smart Growth (II) premiums should be the last thing on your mind. There are two rider options for you to choose from.

Who this plan is for?	Applicable Rider	Benefits
Yourself	Early Critical Protector Waiver of Premium ⁴	Upon the diagnosis of an early, intermediate or major stage critical illness, all future premiums for your AIA Smart Growth (II) plan will be waived, with no change to your benefits.
Your Child	Early Critical Protector Payor Benefit ⁴	In the event of the payor's death, total and permanent disability or the diagnosis of an early, intermediate or major stage critical illness, all future premiums for your child's AIA Smart Growth (II) plan will be waived up till his/her 25 th birthday or the premium payment term of the plan (whichever is earlier), ensuring your child's future is taken care of.

Example

Mrs Tan is 30 years old and has a 1-year-old son. She would like to start building up funds for her son's university education by insuring him with AIA Smart Growth (II) 21. She adds on Early Critical Protector Payor Benefit rider for the assurance that should the unforeseen happen to her, the funds for her child's future will be protected.

Son's Age



1

Mrs Tan purchases AIA Smart Growth (II) 21 with Early Critical Protector Payor Benefit rider

Sum Assured: S\$35,000

Monthly Premiums: S\$228.56



6

Mrs Tan is diagnosed with early stage Thyroid Cancer

All future premiums of the basic plan (S\$15,557) are waived and coverage for her son continues.



22

Policy Matures

Total premiums paid: S\$16,456

Illustrated investment rate of return	4.75%	3.25%
Guaranteed returns	S\$35,000	
Non-guaranteed returns	S\$19,028	S\$8,666
Total Returns	S\$54,028	S\$43,666

Note: Figures quoted in the example are for illustration purposes only and based on the illustrated investment rate of returns of 4.75% p.a. and 3.25% p.a.

General Notes:

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and deferment period are applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

- ¹ Annual bonus and terminal bonus payable (if any) are non-guaranteed. Once credited to the policy, annual 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 upon surrender, claim or maturity.
- ² Coverage for total and permanent disability will end at age 70. Death benefit is the insured amount plus applicable bonuses, after deducting any amounts owing to us.
- ³ The OPAI Benefit is only applicable to standard lives and must be exercised within 90 days following any of these events in the life of the insured before he turns 55: (a) 18th birthday; (b) marriage; (c) birth of a child; (d) adoption of a child through legal means; (e) death of a spouse. The above condition (a) shall not apply if the insured is aged 18 and above when the policy is issued.
- ⁴ Please refer to the relevant product summary for the list of covered critical illnesses and other details including definitions and applicable exclusions.

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 relevant 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
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