

SAVINGS

AIA SMART WEALTH BUILDER



SAVE THE WAY YOU WANT
**TO BUILD YOUR LIFE
THE WAY YOU WANT**

AIA Smart Wealth Builder is a savings plan that aims to magnify your returns while maximising flexibility, allowing you to build the life you want with confidence.

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

EVERY LIFE CHANGE, COMES NEW GOALS.

Are your financial plans keeping pace?

Goals are often drivers to why you work hard in life – to support your child through a good education, to enjoy a fruitful retirement or to simply leave a legacy behind. However, the demands of everyday life often leave us with the challenge of preparing our financials towards fulfilling all the goals we have.

AIA Smart Wealth Builder takes the load off by letting you do all that with just one plan. It puts your savings on auto-pilot, allowing you to magnify your savings while giving you the flexibility to withdraw the funds to support whatever goals you may have along the way.



Benefits that keep pace with your needs.



Maximise your savings

Get the financial confidence to fulfil your goals, whatever & whenever they may be.

- Grow your savings in the long run with potentially higher returns as you earn guaranteed cash value and non-guaranteed bonuses up to age 125¹.
- 100% capital guaranteed² from the end of the 15th policy year, meaning that regardless of market performance, the total premiums that you have paid will be fully secured.



Financial flexibility

Your life, your plan, your choice – build it just the way you want.

- Choose the premium payment term that best suits your needs – single premium, 5, 10, 15 or 20 years.
- The choice of how you want to save is yours with the option to withdraw³ your savings to fund for key goals or to let your wealth accumulate in the long run.



Assurance for all that matters

Because it's not just about the savings.

- Long-lasting protection⁴ against death, total and permanent disability⁵ and terminal illness.
- You may choose to appoint your spouse or child (below age 16) as the secondary insured⁶, ensuring that should you pass on, the plan will continue without interruption. You may also appoint yourself if the plan is bought for your child or spouse.

Enjoy guaranteed and
HASSLE-FREE APPLICATION
with no medical questions asked.



Ensuring that your changing life goals are met while building up a wealth legacy for your next generation.

Example:
Mr Chew, age 30, purchases **AIA Smart Wealth Builder** with a yearly premium of \$6,000 and a premium term of 5 years. At age 32, he welcomes the birth of his son Jason and appoints him as his secondary insured.

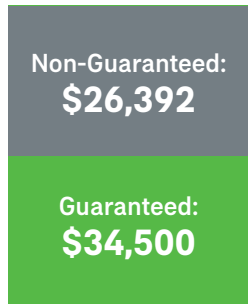


Total Premiums Paid:
\$30,000

100%
Capital
Guaranteed

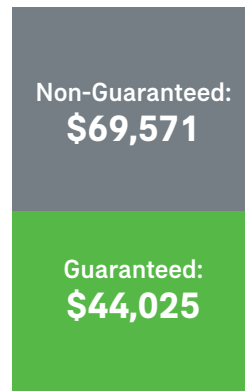
2x*
total premiums paid

Total Cash Value:
\$60,892



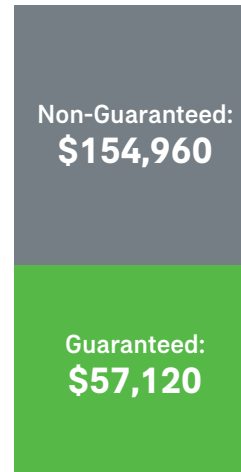
3.8x*
total premiums paid

Total Cash Value:
\$113,596



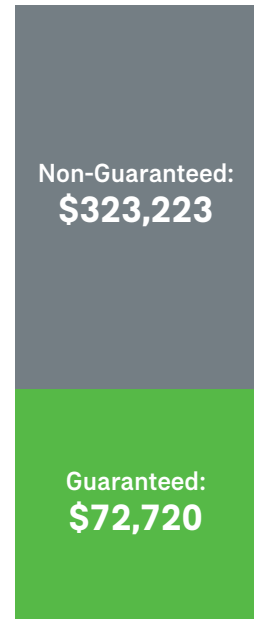
7.1x*
total premiums paid

Total Cash Value:
\$212,080



13.2x*
total premiums paid

Total Cash Value:
\$395,943



Policy Year:

0

Mr Chew, Age 30. Purchases AIA Smart Wealth Builder.

5

Premium payment ends.

15

Mr Chew's son, Jason, turns 21 and is about to commence his tertiary education. Mr Chew has the option to make a withdrawal for Jason's education.

20

35

Mr Chew reaches his retirement years. He may explore the option of withdrawing some of the funds to fulfil his retirement goals.

50

Mr Chew assigns his policy to Jason.

65

Jason decides to surrender the policy.

*Assuming no withdrawals were made. Note: Figures quoted in the example are for illustrative purposes only and are based on the illustrated investment rate of return of 4.75% p.a. Based on an illustrated investment rate of return of 3.25% p.a., the total cash value of the plan at the end of policy years 20, 35, 50 and 65 are \$45,665, \$71,467, \$113,862 and \$182,333 respectively. The bonus rates are non-guaranteed and the actual benefits payable may vary according to the performance of the participating fund. You are advised to refer to the policy illustration for more information.

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General Notes:

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

- ¹ This plan matures on the policy anniversary on which the insured is age 125.
- ² The amount of capital guaranteed is based on the annual premium of the basic plan only and it is on the condition that all premiums are fully paid.
- ³ Any partial withdrawal will reduce the long-term value of the plan.
- ⁴ The death, total and permanent disability and terminal illness benefit will be the higher of 105% of total premiums paid or (i) 101% of the guaranteed cash value and (ii) any bonuses, less any amounts owing to us. Your policy will terminate once any of the above has been paid out.
- ⁵ Total and permanent disability benefit will cease at age 70.
- ⁶ The secondary insured can only be appointed by the original policyholder. Upon the passing of the insured, no death benefit will be payable as the secondary insured will take over as the new insured (subject to approval by AIA). There will be no changes to the original premium payment term of policy term and any optional riders that is attached will also be terminated unless premium waiver benefit has been activated. This feature is not applicable for SRS policy.

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.

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 25 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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