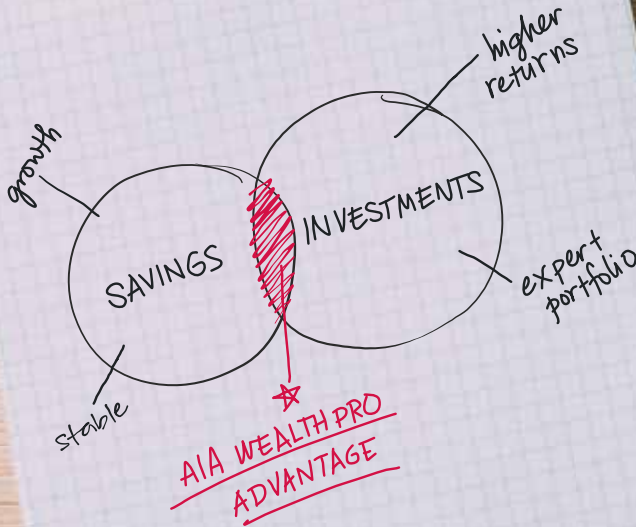


SAVINGS

AIA WEALTH PRO ADVANTAGE

Savest™

The best of savings and investments in one place.



AIA Wealth Pro Advantage, a unique 2-in-1 plan that offers the stability of long-term savings and the growth potential of investments, allowing you to reap the best of both worlds.

aia.com.sg



THE REAL LIFE
COMPANY

How are you preparing for your financial future?

Conventional saving methods may help you to accumulate money with minimal risk, but they fall short of the growth potential of well-managed investments. However, when it comes to investing, many people feel like they don't have enough cash to start, or are concerned about the risks.

Whatever your natural inclination, both saving and investing are equally important in building your wealth.

SAVEST – The best of both worlds? It's about time.

Savest with AIA Wealth Pro Advantage, where the advantages of saving meets the advantages of investing in one plan, brought to you exclusively by AIA.

SAVEST with AIA Wealth Pro Advantage

SAVEST™ /sei'vest/

Savest is the act of saving and investing at the same time with AIA Wealth Pro Advantage. The approach combines the benefits of both savings and investments, allowing you to enjoy the best of both worlds.



SAVING

- Long-term stable returns via bonuses¹
- Provides the security of a financial safety net



INVESTING

- Potential enhanced returns via investments
- Portfolio construction guided by independent investment professional
- Free fund switching and rebalancing

FLEXIBLE OPTIONS TO SUIT YOUR NEEDS

Cash when you need it²

Choice of payment terms

Optional add-ons to safeguard your savings

The smarter way to prepare for your financial future

AIA Wealth Pro Advantage is a unique 2-in-1 plan³ that offers both stable growth and potential enhanced returns powered by a thoughtfully constructed portfolio of investments — the Pro Optimiser. With no medical check-up required, getting started is easy and hassle-free.



Unique 2-in-1 savesting plan to enhance your wealth

a. Save for stable growth

Right from the start, 50% of what you pay will be put to work under the policy, so you can enjoy stable growth for your savings through annual declared bonuses¹. These bonuses form part of the guarantee providing you with the security of a financial safety net as you build your savings for long-term goals.

b. Invest for enhanced returns

The other 50% of your money can be invested in a selection of diversified funds through Pro Optimiser, an exclusive portfolio put together by AIA with the advice of our partnering investment consultant, Mercer Investment Consulting (or “Mercer”). This way, you’ll get to enjoy potentially greater returns from your investments.



Investment simplified

Unsure of what and where to invest? Investment decisions are now simplified thanks to expert guidance from our partner, Mercer, a leading global investment consultant with proven expertise in portfolio solutions for financial institutions around the world.

AIA with the advice of Mercer has put together a well-diversified portfolio across different asset classes to optimise returns, which can be accessed via Pro Optimiser. You will receive annual portfolio updates based on professional research and market outlook. This information empowers you to take control of your portfolio and rebalance it as necessary, ensuring that your investments are on track.

Alternatively, you are free to construct your own investment portfolio of funds from our professionally managed suite of funds.

EXPERT ADVICE

Professional guidance helps you to avoid the pitfalls of emotional investing and timing the markets, making your money work harder over time.



With over 40 years of providing investment advice and recommendations, Mercer now has clients with US\$9.1 trillion assets under advice[^], as at June 2015.

[^] Assets under advisement include aggregated data for Mercer Investment Consulting, LLC. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third-party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of June 2015 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database.



Grow your wealth with AIA Wealth Pro Advantage

With the plan, you can look forward to growing your wealth in the long term, while reaping potentially higher returns compared to what you paid.

Payment Term	5 years	15 years	25 years
Total amount paid	\$36,000	\$72,000	\$75,000
Projected Returns	At year 25	At year 35	At year 45
Projected returns on savings	\$42,964	\$103,684	\$128,783
Projected returns on investment	\$70,982	\$197,609	\$299,733
Total Projected Returns	\$113,946	\$301,293	\$428,516
Number of times total projected returns compares to what you pay	3.2X	4.2X	5.7X

Note: Figures in the above table are illustrated based on projections at 4.75% p.a. investment returns for the savings component and 8% p.a. investment returns (with 1.30% p.a. fund management fee) for the investment component and are used purely for illustrative purposes. Premiums illustrated are based on age 31 to 45 years paying annual premiums. The actual benefits payable may vary according to the performance of the participating fund and underlying assets of the fund(s) invested. The performance of the fund(s) invested is not guaranteed and the cash value may be less than the capital invested. For more details, you should refer to the Benefit Illustration, which can be obtained from your AIA Financial Services Consultant.

Flexible options to suit your needs



Cash when you need it

Freedom to make withdrawals² from your policy allows you to deal with unexpected challenges.



Choice of premium payment terms

Choose from three premium payment terms (5, 15 or 25 years) depending on your needs.



Optional add-ons

Optional add-ons, known as riders, allow you to tailor your plan to your unique circumstances. They provide an additional layer of protection, ensuring that your sound financial planning won't be disrupted in difficult circumstances.

Critical Protector Waiver of Premium

All future premiums are waived if you become critically ill.

Payor Benefit

If you become critically ill, disabled or sadly pass away, we take over the payments to ensure that your child's future is not compromised.

Getting a head start on the future

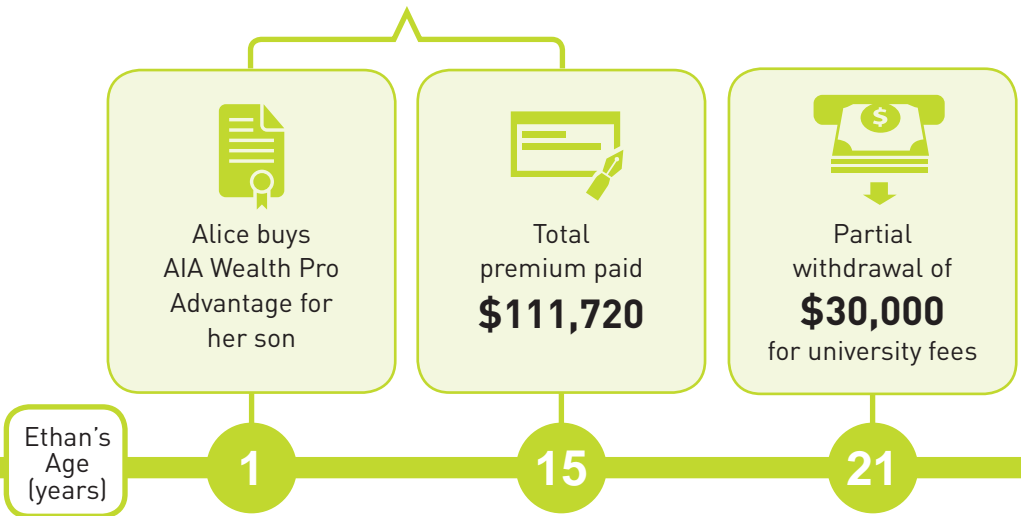


Alice makes sure she is always well-prepared for herself as well as her family. When her son, Ethan came along, she took up AIA Wealth Pro Advantage to secure her son's future education funds.

Alice adds on a Payor Benefit rider, ensuring that even if anything happens to her, all future premiums for this plan are waived while Ethan continues to enjoy the benefits.

Payor Benefit

With Payor Benefit, Alice enjoys peace of mind that Ethan's plan will not be disrupted.



Note: Diagram is not drawn to scale and is for illustration purpose only. Figures in the above table are illustrated based 1.30% p.a. fund management fee) for the investment component and are used purely for illustrative purposes. Premiums to the performance of the participating fund and underlying assets of the fund(s) invested. The performance of the fund(s) you should refer to the Benefit Illustration, which can be obtained from your AIA Financial Services Consultant.

Payment term	15 years
Annual premium	\$7,200 for AIA Wealth Pro Advantage \$248 for Payor Benefit rider



When Ethan retires at age 65,
he may receive projected
total returns of

\$1,928,664

(\$541,191 from Savings +
\$1,387,473 from Investments)

Total projected returns is

17.3X of total premium paid.

65

on projections at 4.75% p.a. investment returns for the savings component and 8% p.a. investment returns (with illustrated are based on age 0 to 15 years paying annual premiums. The actual benefits payable may vary according invested is not guaranteed and the cash value may be less than the capital invested. For more details,

General Note:

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

1. Bonuses are non-guaranteed and depend on the experience of the participating fund. 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 when you make a claim, choose to stop the policy or when the policy ends.
2. Partial withdrawals are not allowed in the first 2 policy years. If you surrender your policy in the first 2 policy years, a surrender charge applies.
3. AIA Wealth Pro Advantage is a package name for this plan, comprising of a participating plan, AIA Wealth Pro Advantage Growth that matures at age 100 and a compulsory investment-linked rider, AIA Wealth Pro Advantage Enhancer.

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 relevant policy contract. You are advised to read the policy contract.

AIA Wealth Pro Advantage Enhancer is a regular premium investment-linked rider which invests in investment-linked policy (ILP) sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). Any opinions provided by Mercer via Pro Optimiser, is not intended to convey any guarantee as to the future investment performance of such investment products.

You should seek advice from an AIA Financial Services Consultant and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s). Any access to confidential and proprietary information via Pro Optimiser, that may be developed by Mercer, is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. Mercer via Pro Optimiser does not give any representations or warranties as to the accuracy of any information provided to you and does not accept any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be 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.

The information in this brochure is correct as at 22 April 2016.

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, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century ago. 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\$168 billion as of 30 November 2015.

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 more than 29 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)

1 Robinson Road, AIA Tower, Singapore 048542

Monday - Friday: 8.45am - 5.30pm

AIA Customer Care Hotline: 1800 248 8000

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