

SAVINGS

AIA SMART G3

The better you protect yourself The greater your returns



It's our 100th birthday! As we celebrate our journey of protecting lives for a hundred years, you can celebrate your journey to greater returns too!

Give your savings an extra boost with AIA Smart G3!

- ✓ Guaranteed returns at 3% p.a. in 3 years¹
- ✓ Guaranteed capital return¹
- ✓ Guaranteed easy application

Simply purchase any of our selected AIA plans to enjoy this exclusive offer. Sign up for AIA Smart G3 by 26 February 2019.

← LIMITED OFFER →

3%
p.a.

**GUARANTEED
RETURNS IN
3 YEARS**

Celebrate your journey to greater returns with AIA Smart G3

Give your savings an extra boost with AIA Smart G3 when you enhance your coverage with any of our selected AIA plans. You can maximise your returns with a lump sum placement of up to 12 times the amount of the First Year Premium of the plan that you have purchased. The better you protect yourself, the greater your returns! Here are the benefits you will enjoy:



Guaranteed Returns

Receive 3% p.a.¹ guaranteed returns in 3 years.



Guaranteed Capital

When AIA Smart G3 ends in 3 years, you will receive 100% of your capital plus interest earned¹.



Guaranteed Easy Application

Hassle-free application with no medical check-up required!



Guaranteed Peace of Mind

Your family will receive an additional 10% payout² of the insured amount on top of the death benefit³ should an accidental death happen in the first policy year.

Multiplier of First Year Premium	Selected AIA Regular Premium Plans
12X	AIA Beyond Critical Care
10X	AIA Guaranteed Protect Plus (II)
	AIA Secure Term Plus (II)
	AIA Platinum Term
	AIA Prime Secure
	AIA Secure Critical Cover
	AIA Diabetes Care
	AIA Triple Critical Cover
	AIA Premier Disability Cover
	AIA Prime Critical Cover
	3X
AIA Platinum Pro Secure	
AIA SmartRewards Saver (II)	
AIA Smart Growth (II)	
AIA Retirement Saver (III)	
AIA Wealth Pro Advantage	

Please contact your AIA Financial Services Consultant or Insurance Representative or visit www.aia.com.sg for more information.

¹ AIA Smart G3 is a 3-year single premium endowment plan. The guaranteed returns and capital guaranteed are only applicable if the policy is held to maturity. A surrender charge will be applicable and the surrender value payable will be less than total premiums paid for early termination before maturity.

² We will pay 10% of the insured amount in addition to the death benefit if the insured passes away within 90 days from an accident that occurs during the first policy year.

³ The death benefit is the higher of the insured amount or the cash value.

AIA Singapore Private Limited
(Reg. No. 201106386R)

1 Robinson Road, AIA Tower, Singapore 048542
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AIA Customer Care Hotline: 1800 248 8000
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Terms and Conditions:

“First Year Premium” refers to gross premium that is inclusive of riders (if any) but excludes any loading (where applicable) and before AIA Vitality discount. AIA Smart G3 is available on a limited tranche basis from 4 January 2019 to 26 February 2019 or when the tranche size is met, whichever is earlier (the “Offer Period”). AIA Smart G3 has to be purchased together with the selected AIA regular premium plans (the “Selected Plans”) with annual premium mode only. Single premium plans and plans with premium terms less than 10 years will not be eligible, unless it is a pay-to-age plan. Single premium for AIA Smart G3 starts from S\$10,000 up to a maximum sum equivalent to the relevant multiplier of the First Year Premium for your plan, rounded down to the nearest S\$1,000. Purchase must be in multiples of S\$1,000. The allowable single premium for foreign currency denominated Selected Plans will be calculated based on the respective foreign currency and the relevant multiplier of the First Year Premium for your plan, rounded down to the nearest S\$1,000. Applications for AIA Smart G3 and the Selected Plans must be fully completed, submitted and full premiums paid to AIA or arrangements for premium payment has been made during the Offer Period. AIA Smart G3 will only be incepted upon successful inception of the Selected Plans. If the Selected Plan is free-looked, lapsed or terminated at any time, AIA Smart G3 will cease and our liability will be limited to either a return of premiums paid without interest or payment of the cash value, depending on the reason for termination of the Selected Plan. Premium holidays and/or reduction in premiums or insured amount of the Selected Plan will affect the guaranteed returns and guaranteed capital of AIA Smart G3. It can result in a cancellation of AIA Smart G3 or the insured amount will be reduced proportionally with the difference paid in cash value. Applying for and making payment for this product does not guarantee acceptance by AIA. AIA reserves the right to withdraw the plan earlier or reject applications, whenever the tranche limit is reached, without prior notice.

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 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 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. The information is correct as at 21 December 2018. This advertisement has not been reviewed by the Monetary Authority of Singapore.