



AIA AFFLUENCE BAROMETER 2019

Uncovering the wealth creation and protection needs of the affluent in Singapore

1 SINGAPORE'S AFFLUENT ARE MOST CONCERNED THAT THEIR INVESTMENTS WILL NOT DO WELL IN TODAY'S ECONOMIC CLIMATE

MORE THAN

3 in 5

(63%) are not confident about creating wealth for the future

74%

cited growing uncertainties due to global market volatility and weak economy as top external factors

AIA PLATINUM WEALTH ELITE

Professional Stewardship: Addressing your wealth creation needs with sustainable, long term investment outcomes



Exclusive access to institutional investors – Baillie Gifford, Wellington Management, and BlackRock – powered by AIA's investment management capabilities



Invest for the long-term, while remaining nimble to make opportunistic investments focused on value and quality

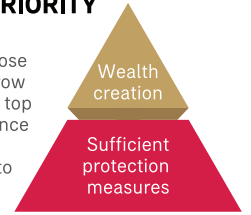


iProfiler, providing fast and accurate calculations, risk profiling and fund recommendations

2 GROWING WEALTH (70%), RATHER THAN PROTECTING IT (46%), IS THE PRIORITY



Interestingly, among those who are confident to grow wealth in the future, the top reason for their confidence is having sufficient protection measures to preserve wealth



THIS IS FOLLOWED BY:



Having professional skillsets that are relevant for the future



Having accumulated sufficient wealth

3 THERE IS A SIGNIFICANT WEALTH PROTECTION GAP

APPROXIMATELY

1 in 5



do not hold any life protection insurance policies to safeguard their wealth and well-being should any mishaps happen



Wealth protection gap is more pronounced among the younger affluent – those in their 20s – with 1 in 3 not holding any life protection insurance policies

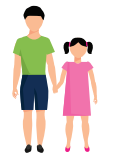
4 81% OF AFFLUENT WITH KIDS PLAN TO LEAVE BEHIND A LEGACY, BUT FIND IT CHALLENGING TO DO SO

ONLY **12%** are already planning

BARRIERS TO LEAVING BEHIND A LEGACY:



Lack of time to start planning



VS



Tough balancing act between leaving a legacy vs wealth creation

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Boosted protection for legacy planning

- Access to high coverage for whole of life, with competitive premiums.
- Low insurance risk charge with preferred rates
- "No lapse" privilege (NLP), keeps your policy in force for the first 15 years or during the premium payment term (whichever is later), regardless of the policy value



5 STABILITY, FLEXIBILITY AND COVERAGE ARE TOP PRIORITIES WHEN SEEKING WEALTH CREATION INSURANCE PRODUCT

STABILITY



ability to plan for regular income payout

FLEXIBILITY



access to liquidity

COVERAGE



lifelong coverage and high coverage amount

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Liquidity for wealth distribution and retirement

Income Withdrawal Privilege (IWP) - allows policyholders to withdraw up to 5% of the policy value (at the start of each policy year), without affecting the coverage amount. IWP starts from the 11th policy year onwards, or after the premium payment term ends, whichever is later



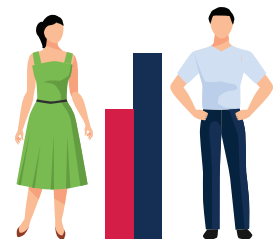
Customised premium contribution with short and flexible premium payment options and personalised target age

Option of single premium or regular premium for 5 years with flexibility to extend up to 20 years* at purchase

6 AFFLUENT WOMEN CAN AND WANT TO TAKE A BIGGER ROLE IN LONG-TERM FINANCIAL PLANNING

58%

say they take greater responsibility in long-term financial planning in the household



COMPARED WITH

83%

of affluent men

2 in 3



affluent women want to be more involved in longer-term financial planning

Findings based on sample size of 383 affluent individuals* in Singapore.
*Affluent individual is defined as having an annual personal income of above S\$120K or annual household income of above S\$150K.
^Please refer to the "Premiums Under the Plan" section of the product summary for more details.