

AIA PLATINUM INDEXED LEGACY

RAISE THE BENCHMARK FOR WHAT YOUR LEGACY CAN BE

Elevate your legacy for generations with higher potential returns from an internationally recognised index and special bonuses.



HEALTHIER, LONGER,
BETTER LIVES

Craft a legacy that doesn't just endure, but excels

A legacy can go beyond just being a safe harbour for future generations. It can also be a launchpad, one that accelerates their journey towards their own success.

Introducing **AIA Platinum Indexed Legacy**, an Indexed Universal Life plan that elevates what your legacy can achieve, without compromising the wealth that you've already attained.

Experience stability with a fixed account that offers a minimum guaranteed crediting rate. Unlock higher potential growth from an internationally recognised index, complemented by special bonuses from the 11th year onwards. Secure protection against market downturns, so your wealth is preserved no matter how volatile the markets. And enjoy the flexibility to distribute your inheritance as you wish.

Elevate your legacy, your way

AIA Platinum Indexed Legacy offers unparalleled flexibility and higher growth potential, empowering you to build a lasting legacy for generations to come.



One legacy, two ways to grow your wealth

With the freedom to allocate your premiums across two distinct accounts, you can tailor your wealth strategy to match your risk tolerance and financial aspirations.

- ▶ **Amplify growth potential**
Enjoy higher potential returns¹ with an **Index Account** benchmarked to the internationally recognised S&P 500 index.
- ▶ **Secure steady returns**
Build a strong financial foundation with a **Fixed Account** that offers a guaranteed crediting rate for the first 3 years². Furthermore, with a minimum guaranteed crediting rate of 2% p.a. thereafter, your wealth will continue to grow steadily, unaffected by market fluctuations.



Be protected against market downturns

- ▶ **Financial stability**
Minimise potential losses with a guaranteed minimum floor rate of 0% p.a. for your Index Account. Even if you choose to surrender³ your policy, rest assured that you will receive the higher of the accumulation value or the minimum surrender value.
- ▶ **Dollar-cost averaging**
Mitigate the risk of market volatility with the scheduled premium transfer option to spread your premiums over 6 to 12 months.



Get rewarded as you stay invested

Let your commitment accelerate your wealth with guaranteed special bonuses of 0.35% p.a. starting from your 11th policy year, in addition to the crediting interest and potential returns you'll earn.



Navigate life's changes with greater freedom

Life is ever-changing. But with AIA Platinum Indexed Legacy, you have a flexible wealth plan that can not only keep up, but also stay ahead of your evolving needs and priorities.

- ▶ **Premium options**
Choose between single premium or multi-pay premiums, whichever better suits your financial circumstances. You can also supplement your investment value with top-up premiums thereafter.
- ▶ **Account rebalancing**
Adjust the values⁴ between your Fixed Account and Index Account to align with your changing risk appetite and financial goals.
- ▶ **Changing of life insured**
You can opt to change the life insured⁵ after your 1st policy anniversary to ensure your plan is protecting your loved ones effectively.
- ▶ **Liquidity to fulfil new needs**
With free partial withdrawal from the 11th policy year⁶ onwards, you can address unexpected expenses without disrupting your long-term goals.



A lifetime of protection, and beyond

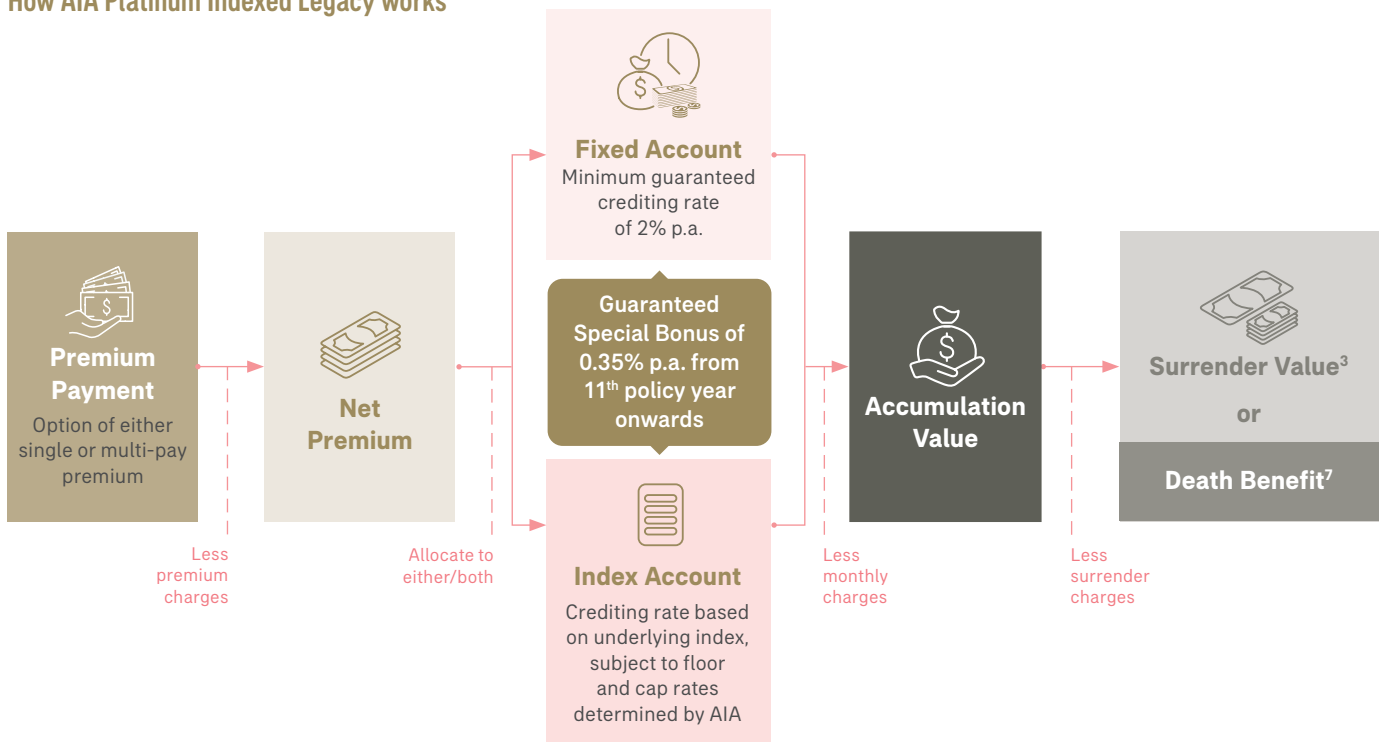
Be assured of your loved ones' financial security with lifetime⁷ coverage for death and terminal illness. You can also opt for the death benefit to be paid out in one lump sum or across instalments over a period of 2 to 10 years. This flexibility empowers your family to manage the inheritance without the hassle of setting up a trust fund.

**Set the bar high for your legacy.
Then surpass it.**



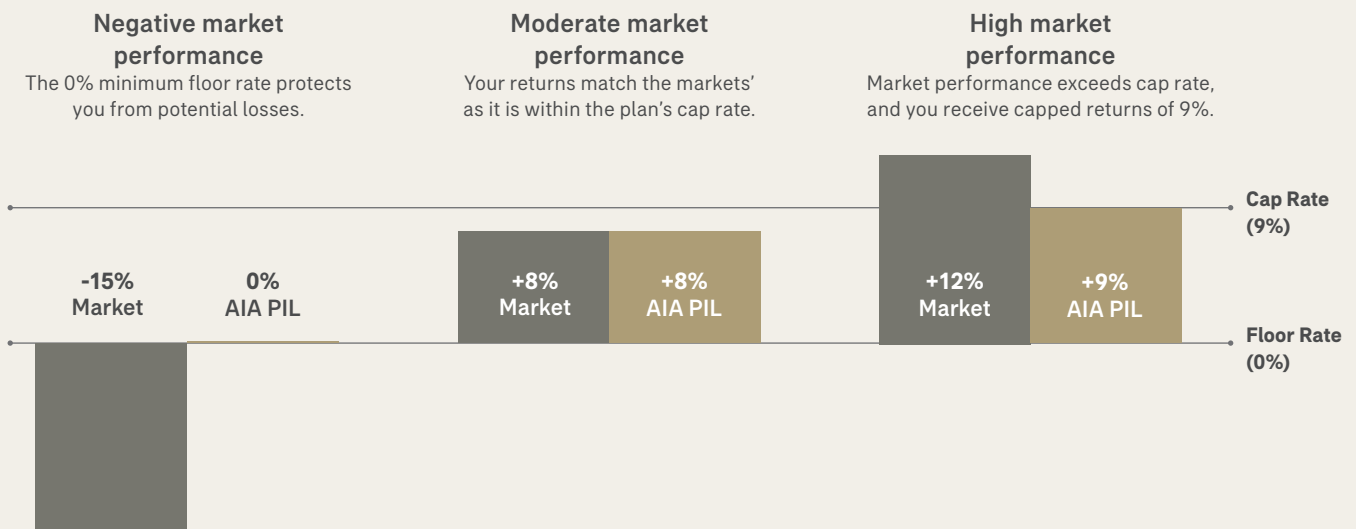
Grow and protect your wealth at the same time

How AIA Platinum Indexed Legacy works



How AIA Platinum Indexed Legacy (AIA PIL) protects you against market downturns

Hypothetical example of an Index Account's performance VS S&P 500:



Note: This is a hypothetical example for illustration purposes only. Past performance is not a guarantee of future results. This does not reflect the performance of an actual account's value. The Cap Rate and Floor Rate are not final and may be subject to change. This chart does not take into consideration the policy charges which are deducted regardless of the policy's performance.

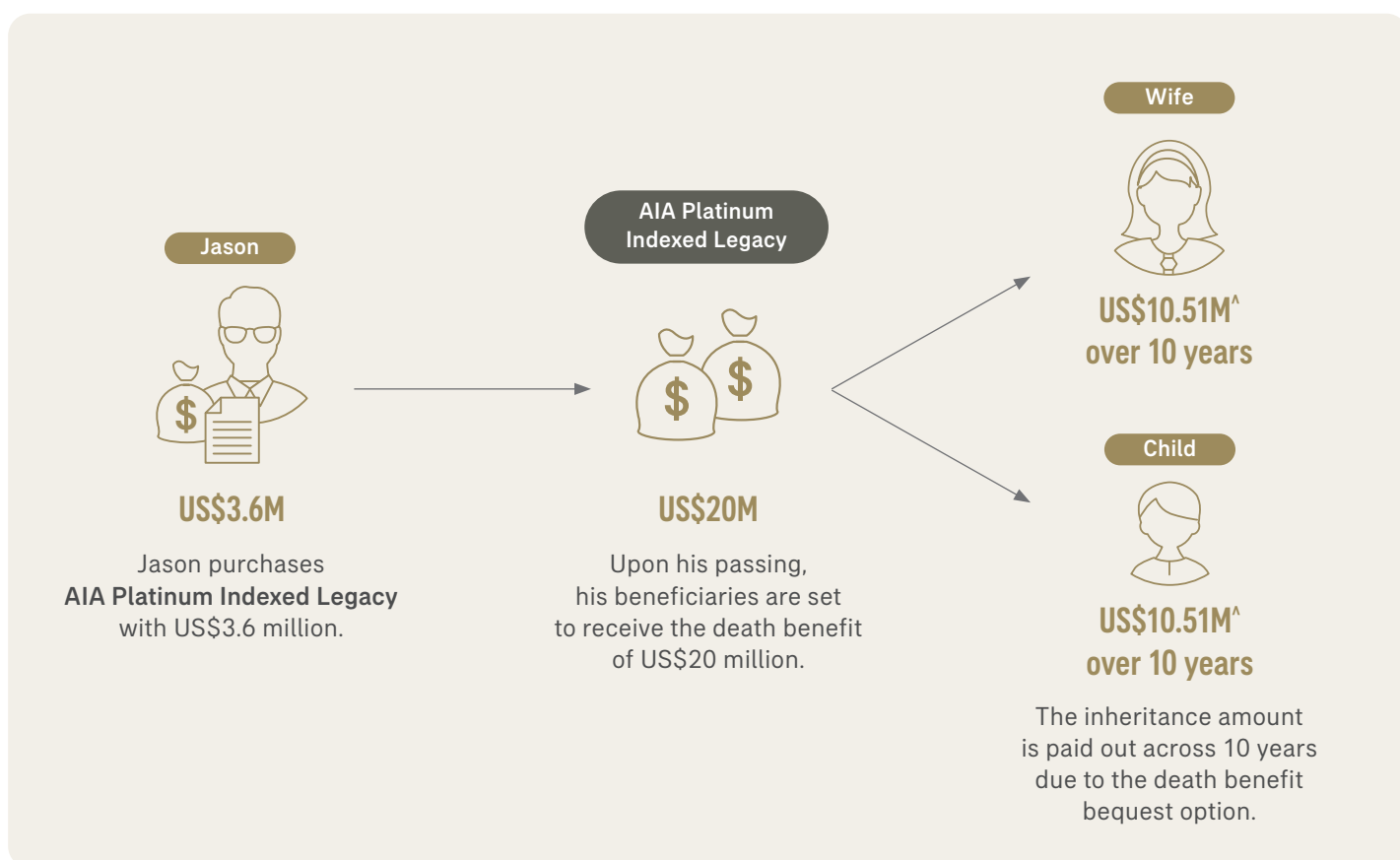
Leave a legacy that can triumph over time

Scenario 1: Structured Death Benefit Disbursement



Jason, age 50, is married with a child. To secure his family's future in the event of his passing, he purchases **AIA Platinum Indexed Legacy** with his wife and child as the beneficiaries, and pays US\$3.6 million for a coverage amount of US\$20 million.

However, he is concerned about his family's ability to handle the substantial inheritance. Hence, he chooses the death benefit bequest option to be disbursed over 10 years, sustaining their lifestyle while ensuring long-term financial stability.



^ Amount payable is calculated by multiplying by the relevant bequest factor and rounding to the nearest dollar. Please refer to policy contract for full details.

Note: Figures quoted in the example are for illustration purposes only and assuming that 100% of premiums are invested in Index Account. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, risk rating class, country of residence at inception, premium allocation between Fixed Account and Index Account, and applicable crediting rates.

Let your success grow to empower theirs

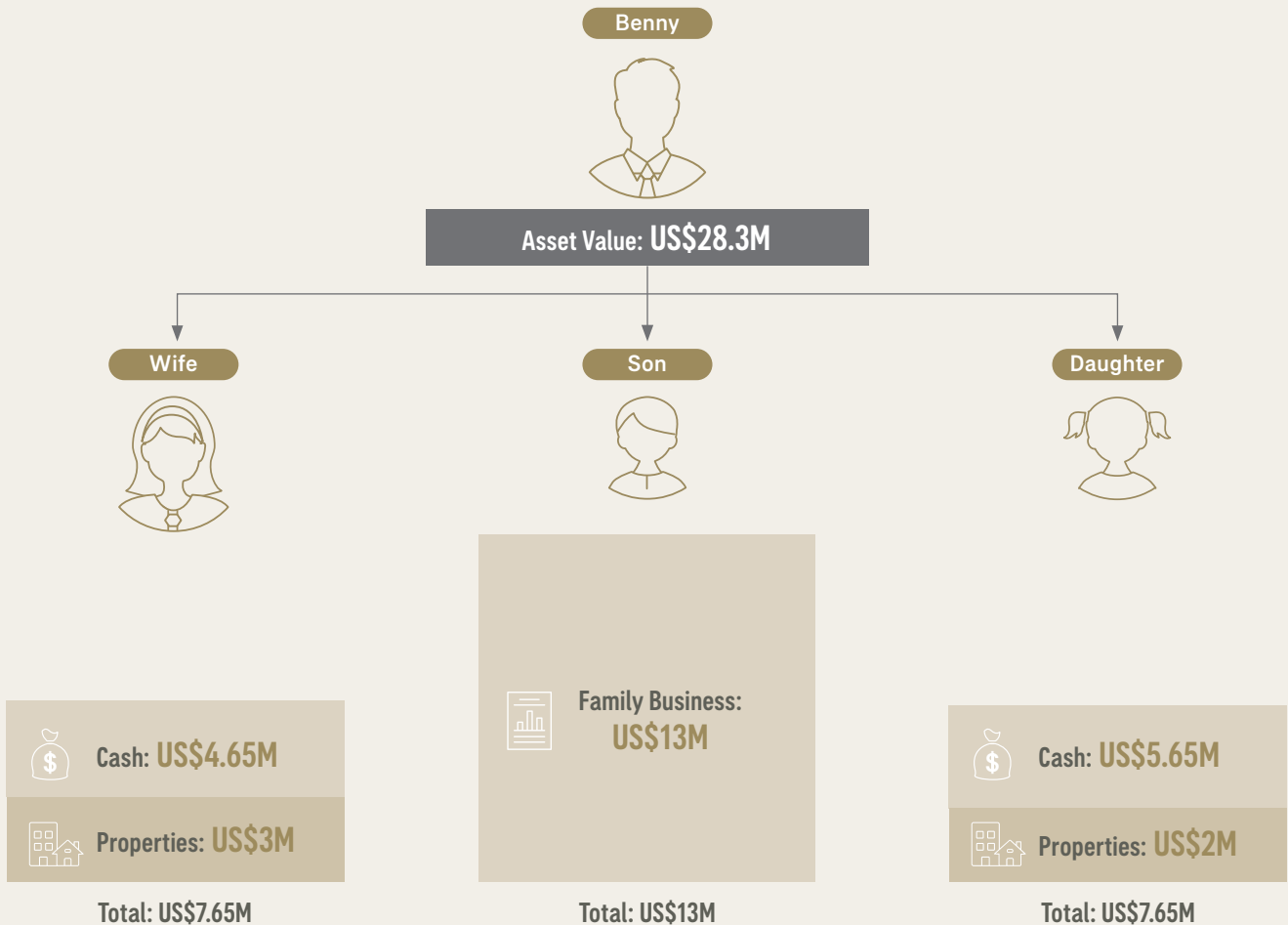
Scenario 2: Estate Equalisation



Benny, age 50, has amassed assets totalling US\$28.3M. He intends to hand over the family business to his son, while splitting the cash and properties between his wife and daughter. He wishes for his wealth to be disbursed fairly upon his passing.

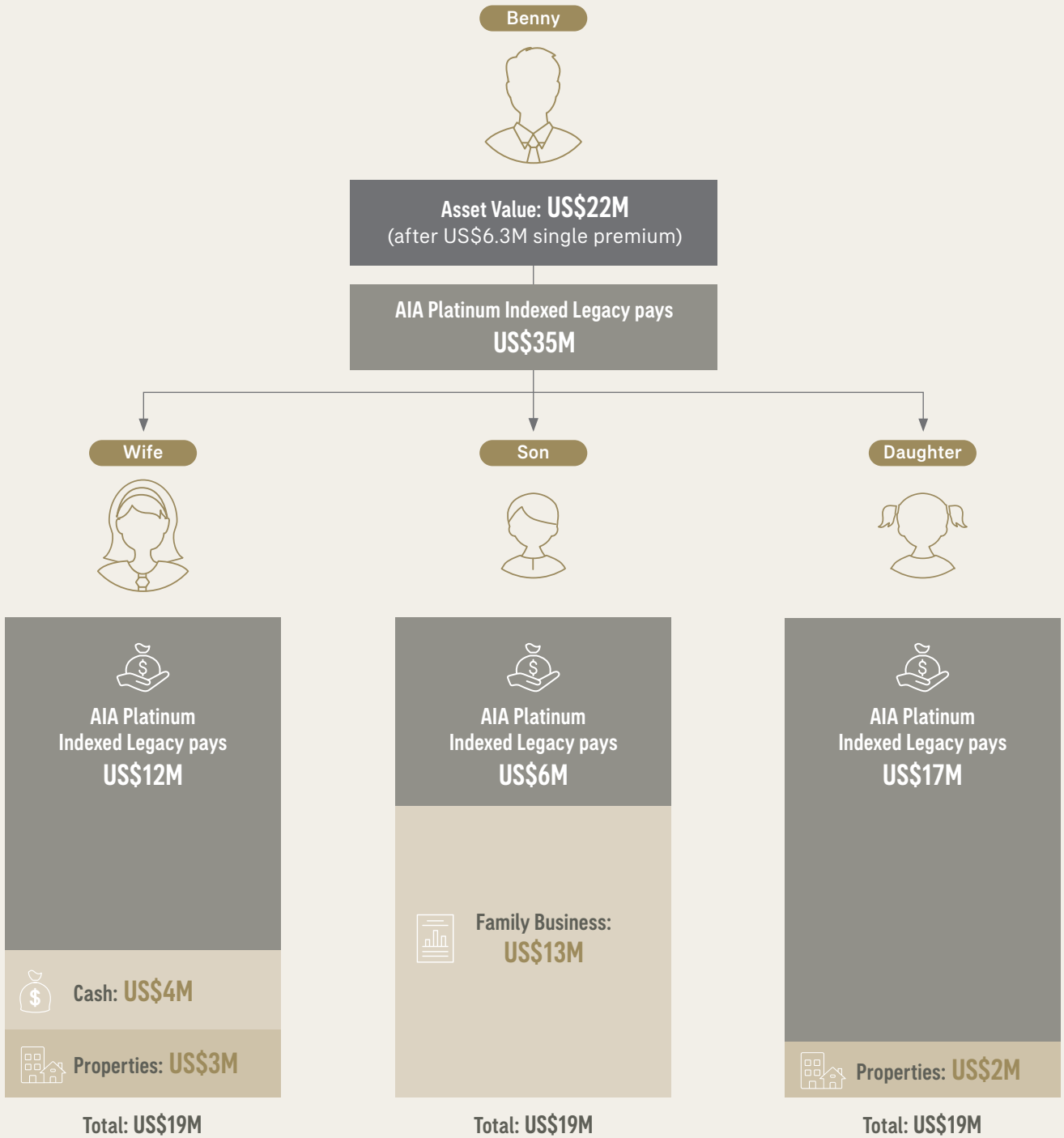
Without AIA Platinum Indexed Legacy

The disparity in the worth of Benny's assets makes it difficult to achieve an equal distribution of his wealth.



With AIA Platinum Indexed Legacy

Benny purchases AIA Platinum Indexed Legacy and pays a single premium of US\$6.3 million for a coverage amount of US\$35 million. This enhances his legacy from US\$22M to US\$57M upon his passing. With the greater influx of cash from the insurance proceeds, his family members are each able to receive an equal share of his assets.



Note: Figures quoted in the example are for illustration purposes only and assuming that 100% of premiums are invested in Index Account. To calculate the exact premium based on your desired coverage amount, we will need to take into consideration your age, gender, smoker status, risk rating class, country of residence at inception, premium allocation between Fixed Account and Index Account, and applicable crediting rates.

New heights of prestige await



As our AIA Platinum Indexed Legacy customer, you gain the opportunity to experience an exclusive suite of lifestyle privileges, advanced healthcare services and bespoke experiences.

By-invitation only, AIA Altitude is an exclusive membership⁸ that comes with tastefully curated benefits befitting your wealth status.

- Complimentary Will Writing Services
- Exclusive Lifestyle Perks
- AIA Altitude Event Invitations
- Priority Queue at AIA Customer Service Centre
- Access to AIA Altitude Lounge

And more.

There are three membership tiers to the programme, namely AIA Altitude, AIA Altitude Platinum and AIA Altitude Pinnacle. Privileges differ according to the qualifications of each tier.

Index disclaimers:

Standard and Poor's 500 Index

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Terms and Conditions:

- ¹ Crediting rate for Index Account is calculated based on the day-to-day performance of the underlying index, excluding dividends, subject to floor and cap rates by AIA, plus guaranteed special bonuses (if any).
- ² Guaranteed crediting rate for the first 3 years is applicable to your initial premium. The crediting rate for additional premiums may be different but will not be lower than the minimum guaranteed crediting rate of 2% p.a.
- ³ You will receive the higher of the accumulation value, or the minimum surrender value (determined using the guaranteed crediting rate of 2% p.a.), less any charges and withdrawals, where applicable.
- ⁴ You can only make this request after your 1st policy anniversary and before the policy anniversary immediately following the insured's 100th birthday. Each request must be at least 1 year apart. Please refer to the policy contract for full details.
- ⁵ You may request for a change of the insured after the policy has been in force for at least one year, subject to meeting other terms and conditions. Please refer to the policy contract for full details.
- ⁶ A partial withdrawal charge is applicable during the first 15 years of your policy, as well as from the effective date of any increment in your coverage amount. We offer a free partial withdrawal limit from the 11th policy year onwards and will not deduct any partial withdrawal charges so long as the partial withdrawal amount does not exceed 8% of the accumulation value at the start of the policy year when the partial withdrawal is made. Any amount more than the free partial withdrawal limit is subject to partial withdrawal charges. We reserve the right to terminate or suspend the partial withdrawal facility any time at our sole discretion. We will not be responsible for any losses whatsoever arising from our decision to suspend or terminate the partial withdrawal facility.
- ⁷ We will pay the higher of the coverage amount or accumulation value if death occurs before the policy anniversary immediately following the insured's 122nd birthday. Else the death benefit is equal to the accumulation value and the amount payable is less any indebtedness.
- ⁸ To become an AIA Altitude member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$100,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum S\$10,000 in total.

To become an AIA Altitude Platinum member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$500,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum S\$50,000 in total.

To become an AIA Altitude Pinnacle member, you'll need to maintain and be the owner of (i) Single Premium policies with each policy having a qualifying Single Premium of minimum S\$1,000,000; or (ii) a combination of Single Premium and Regular Premium with qualifying annualised premiums of minimum S\$100,000 in total.

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 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 15 February 2024.

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

aia.com.sg