

AIA ELITE SECURE INCOME

RETIRE THE WAY YOU PLAN, AND BETTER.

Be guaranteed of your capital while growing
your wealth with AIA Elite Funds.

From just
\$300
a month!



HEALTHIER, LONGER,
BETTER LIVES

While you make certain of your dream retirement, we'll help you make plans for one even better.

2 in 5 Singaporeans have been putting more money in investments to be assured of retirement.* But as important as actively growing your wealth can be, we understand that you may be apprehensive for many reasons – be it losing your money, not having enough cash on hand or the value of your money reducing due to inflation.

With AIA Elite Secure Income, you can now leave your worries behind while furthering your wealth.

* Source: Singaporeans putting more money into investments: UOB study, The Straits Times. (20 November 2021)



The first affordable,
capital guaranteed
investment-linked plan

With guaranteed capital, you won't have to be anxious about losing your money, ever. We will also power up your future investments with a special bonus and offer exclusive access to a series of institutional funds that are guided by best-in-class investment houses. All for as little as \$300 a month.¹

So whatever your dreams for retirement may be, you can be confident of achieving one that goes **just as planned, or even better.**

Grow your retirement funds confidently with an affordable plan



Capital guaranteed²

We'll guarantee every dollar that you put into the plan so you can invest with complete peace of mind.



Receive monthly income across 2 choices of payout periods³

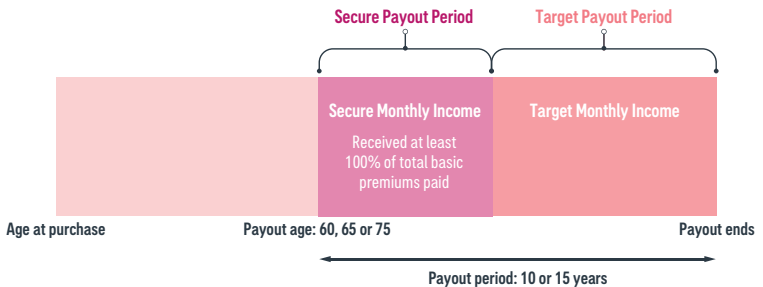
You can choose to receive your monthly income over 10 or 15 years. The monthly income will consist of 2 types:

- **Secure Monthly Income:**

Get back 100% of your basic premiums paid during the Secure Payout Period. Regardless of market performance, the Secure Monthly Income is guaranteed and will be paid out to you even if your policy value falls to zero.²

- **Target Monthly Income:**

Continue to enjoy your monthly income during the Target Payout Period even when the Secure Payout Period has come to an end. You will receive payouts until the policy value falls to zero. The Target Monthly Income is non-guaranteed and is dependent on market performance.⁴





Power up your investment with perpetual bonus units

Boost your capital with perpetual Power-up Bonus⁵ from the end of the 10th policy year and every 5 years thereafter.

Single Premium	2.5% of single premium
5-Year Premium Payment Term	12.5% of annual premium ⁶
10-Year Premium Payment Term	25% of annual premium ⁶



Affordable premiums

With regular premiums starting from just \$300/month¹, it's easier to set aside an amount to start growing your retirement funds.



Start investing with no medical check-up required or health questions asked!

Accelerate your wealth with institutional funds and best-in-class managers



AIA Investments – The trusted stewards of your wealth

AIA Elite Funds are managed by a dedicated team of wealth professionals at AIA Investments, the exclusive investment arm of AIA Group that manages over USD330 billion in assets.#

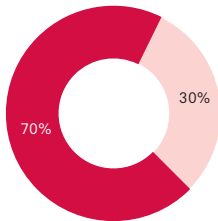
Being among the region’s largest institutional investors has given us the scale to partner with leading global asset managers, including Baillie Gifford, BlackRock, Wellington Management and Capital International, to construct portfolios for varying risk appetites, investment horizons and targeted returns.



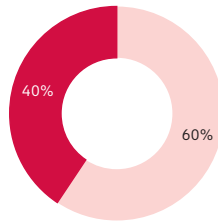
Choice of 2 AIA Elite Funds to match your investment goals and boost your returns

Each fund comprises a strategic mix of equities and bonds, targeted at providing optimal returns and financial stability for the long run.

AIA Elite Conservative
Low to Medium Risk



AIA Elite Balanced
Medium to High Risk



■ Fixed Income ■ Equities

AIA Elite Funds are available in USD and SGD denominations.

As of 30 June 2021.

Enjoy the flexibility to adjust the plan to your needs

Have the option³ to:



Determine your monthly income amount



Invest your money in either SGD or USD



Select your premium payment term (single, 5 or 10 years)



Decide your payout age from 60, 65 or 75 years old



Choose your source of funds (Cash or SRS* account)



Make regular / ad-hoc top-ups⁷ with no cap

* SRS is only available for Single Premium option in SGD currency.

Be assured no matter what the future holds



Death and Terminal Illness Benefit

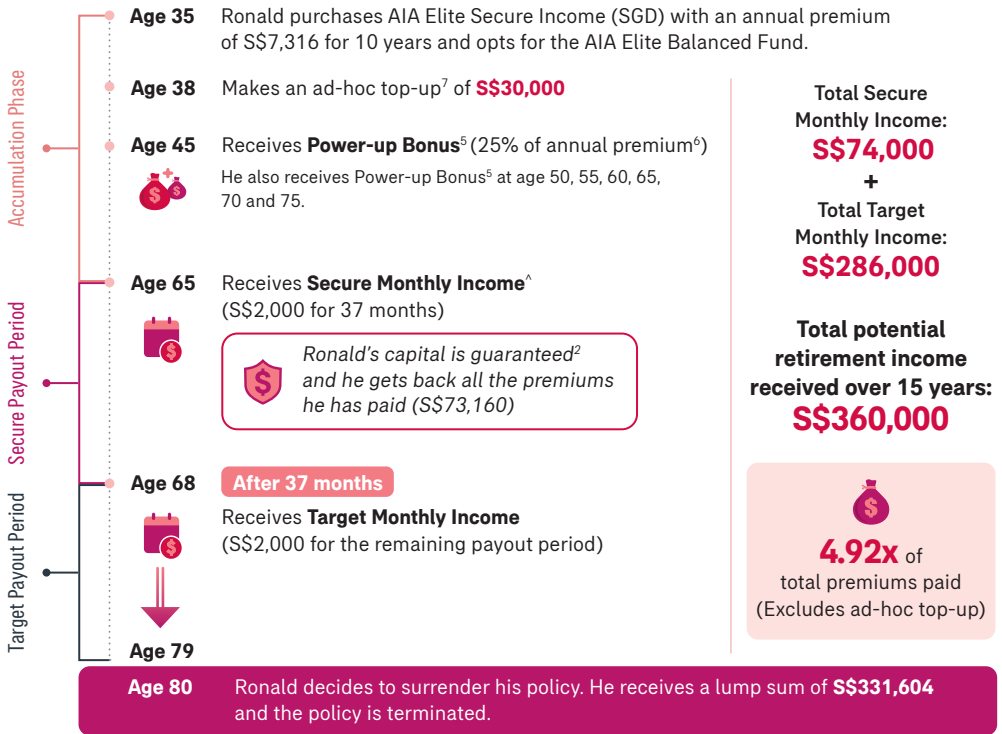
Safeguard your family's financial future even if unexpected death or terminal illness were to occur. Your loved ones will receive a lump sum payout equivalent to 105% of the policy value or 100% of the total basic premiums paid (less any Secure Monthly Income paid or deemed paid, fees and charges), whichever is higher.

There will also be an additional payout in the event of accidental death within the first 5 years from policy inception.

How AIA Elite Secure Income can help you retire better than planned



Ronald, a 35-year-old non-smoker with 2 kids, wants a plan that will provide financial assurance while keeping up with rising costs so he can continue his desired lifestyle during his golden years. He gets **AIA Elite Secure Income (SGD)**, opting to receive a monthly income of S\$2,000 for 15 years (from 65 to 80 years old), and choosing to pay an annual premium of S\$7,316 for 10 years. He can also choose to pay monthly for S\$636 per month.



[^] The Secure Monthly Income² is paid to you regardless of the performance of the underlying fund.

Notes: Figures (SGD) quoted above are for illustrative purposes only. The illustrated 7.2% p.a. investment rate of return for AIA Elite Balanced is calculated based on the historical performances of the combination of Bloomberg Barclays Global Aggregate Corporate Total Return Index and MSCI World Total Net Return Index using its target asset allocations.

Based on the illustrated 4.0% p.a. investment rate of return and ad-hoc top-up of S\$30,000 at age 38, the total projected payout would be S\$194,792. The illustrated 4.0% p.a. investment rate of return is set out in accordance with the Life Insurance Association Singapore (LIA) guidelines on policy illustration for Investment-linked policies.

These indices are the benchmarks for the ILP sub-fund. They are purely illustrative and do not represent upper and lower limits on the investment performance. Please note that past performance is not indicative of future performance.

General Notes:

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

- ¹ Premium is based on an annual premium of \$3,600 for a 10-year premium term, subject to a minimum monthly income of \$700.
- ² Your capital is guaranteed provided that all premiums payable are up to date, no withdrawals from basic premium unit and bonus unit were made, and the policy has not been previously reinstated. The total Secure Monthly Income that you will receive will be at least 100% of your basic premium invested.
- ³ The Payout Age, Monthly Income or Payout Period may not be changed at any time after the policy has been inception.
- ⁴ The Target Monthly Income may be payable over a period that is shorter or longer than the payout period, subject to the performance and management of the funds underlying your policy.
- ⁵ To qualify for the Power-up Bonus, your policy must be in-force on the bonus declaration date and premiums payable must be up to date. Power-up Bonus may be adjusted if partial withdrawals are made from the policy value.
- ⁶ Annual premium is defined as the aggregate of the monthly, quarterly or half-yearly premiums due over a policy year.
- ⁷ Top-ups can be done at any time throughout the policy term, provided that premiums payable are up to date and fully paid when they fall due. A 3% premium charge will apply on all top-ups.

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.

AIA Elite Secure Income is a limited premium Investment-linked Plan (ILP) offered by AIA. 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).

The actual policy value will depend on the actual performance of the policy as well as any alterations such as variation in the premium, in the case of a premium holiday or partial withdrawals. There is a possibility that the policy value will fall to zero and in this case, the policy will be terminated. Policyholder can avoid the policy lapsing by topping up additional premiums.

You should seek advice from a qualified advisor 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 or Insurance Representative. 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).

Investment risks include foreign exchange risks and in addition, the Singapore dollar return for US\$ denominated policies (where applicable) will depend on the prevailing exchange rate which may be highly volatile.

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 18 January 2022.

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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$330 billion as of 30 June 2021.

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, AIA serves the holders of more than 39 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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