

AIA PLATINUM GIFT FOR LIFE SERIES

ENRICHING THE FUTURE FOR THREE GENERATIONS

Enjoy the ability to go after your dreams while helping
future generations pursue theirs.



HEALTHIER, LONGER,
BETTER LIVES



A promised lifestyle for each generation

You have spent years building a life of success for yourself and passing on that wealth has always been an integral part of your financial planning. But we believe that you too deserve to enjoy that success in the way you most desire.

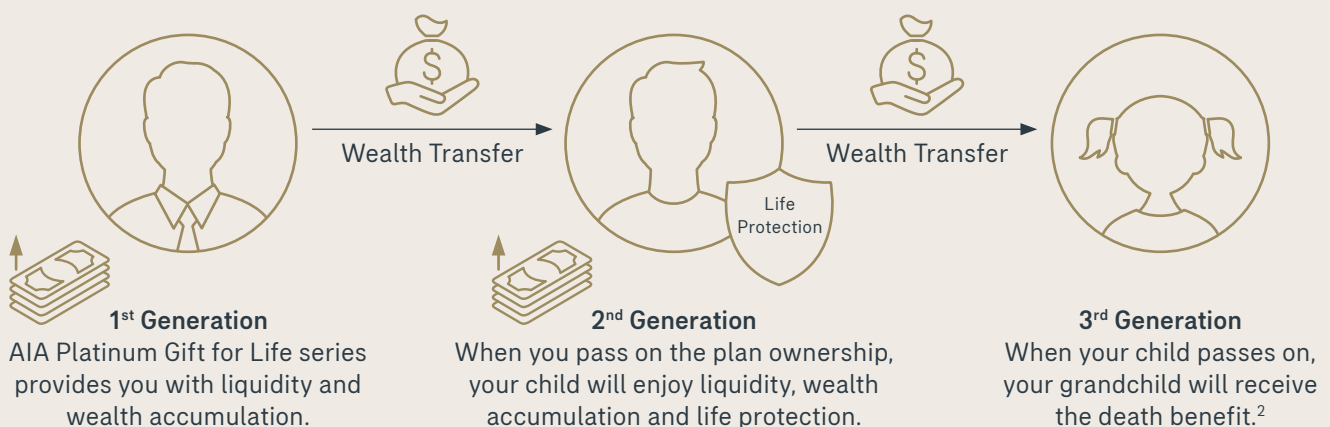
AIA Platinum Gift for Life series (AIA Platinum Gift for Life (II) and AIA Platinum Gift for Life Plus) is specially designed to supplement the lives of all three generations — for you, your child, and your grandchild.

See how this gift of financial freedom begins when you purchase either plan from this series, insuring your child right from the start:

1. Upon purchase, you will receive monthly income after the 3rd (for AIA Platinum Gift for Life Plus) or 5th (for AIA Platinum Gift for Life (II)) policy year¹ to supplement your desired retirement lifestyle.
2. When you transfer this policy to your child, he or she will enjoy the monthly income for life, for a head start in achieving his or her dreams.
3. When your child passes on, your grandchild who is the named beneficiary will receive the death benefit² of the policy. This provides him or her with a lump sum inheritance to maintain the type of lifestyle you have built for the family.

Created to benefit 3 generations

• Lifetime Income • Wealth Accumulation • Wealth Transfer • Lifetime of Protection



AIA Platinum Gift for Life series – One gift, a wealth of benefits

AIA Platinum Gift for Life series offers liquidity for today and a legacy for the future. It is a lasting gift that spans across generations with these key benefits:



Receive guaranteed monthly coupon for life (up to age 120)



Wealth enhancement with growth opportunities from potential monthly dividends³



Guaranteed lifetime coverage² (up to age 120)



Option to choose between Single Premium or Limited-Pay⁴ for 5 or 10 years



Hassle-free application with no medical check-up required

Enjoy the privilege of choice with bolstered wealth

Paving a lifetime of financial certainty with monthly income

You decide how much guaranteed monthly income you want to receive for life. After a short accumulation period of 3 or 5 years, you will start to receive monthly income¹ up to age 120. The monthly income comprises a guaranteed monthly coupon to provide financial certainty and a non-guaranteed monthly dividend³ that offers potential growth.

	AIA Platinum Gift for Life (II) Accumulation period: 5 years			AIA Platinum Gift for Life Plus Accumulation period: 3 years	
Payment Term	Single Premium	Limited-Pay for 5 years	Limited-Pay for 10 years	Single Premium	
Currency	SGD			SGD	USD
Entry Age	0 – 75 years old	0 – 65 years old	0 – 60 years old	0 – 75 years old	0 – 70 years old
Guaranteed Monthly Coupon	To increase to 145% of the initial guaranteed coupon	To increase by 8% every 5 years [^]		Same throughout the plan	
Non-guaranteed Monthly Dividends ³	To increase by 50% every 5 years (up to 250% of the initial dividends)	To increase by 6% and 4% respectively every 5 years [*]		Same throughout the respective policy year	

Flexibility to tailor to your needs

You can choose to use the monthly income flexibly according to your needs, whether it's additional cash flow for your business or supplementing your retirement. If you choose not to receive the monthly income, you can also accumulate it with AIA to earn interest.

Note: The increment of AIA Platinum Gift for Life (II)'s Guaranteed Monthly Coupon and Non-guaranteed Monthly Dividends will begin after the 10th policy year.

[^] Capped at 132% (for a 5-year term) and 140% (for a 10-year term) of the initial guaranteed coupon respectively.

^{*} Capped at 124% (for a 5-year term) and 120% (for a 10-year term) of the initial dividends respectively.



**Sculpted to fulfil
the unique needs of
generations**

Secure a better future for yourself and leave a legacy behind

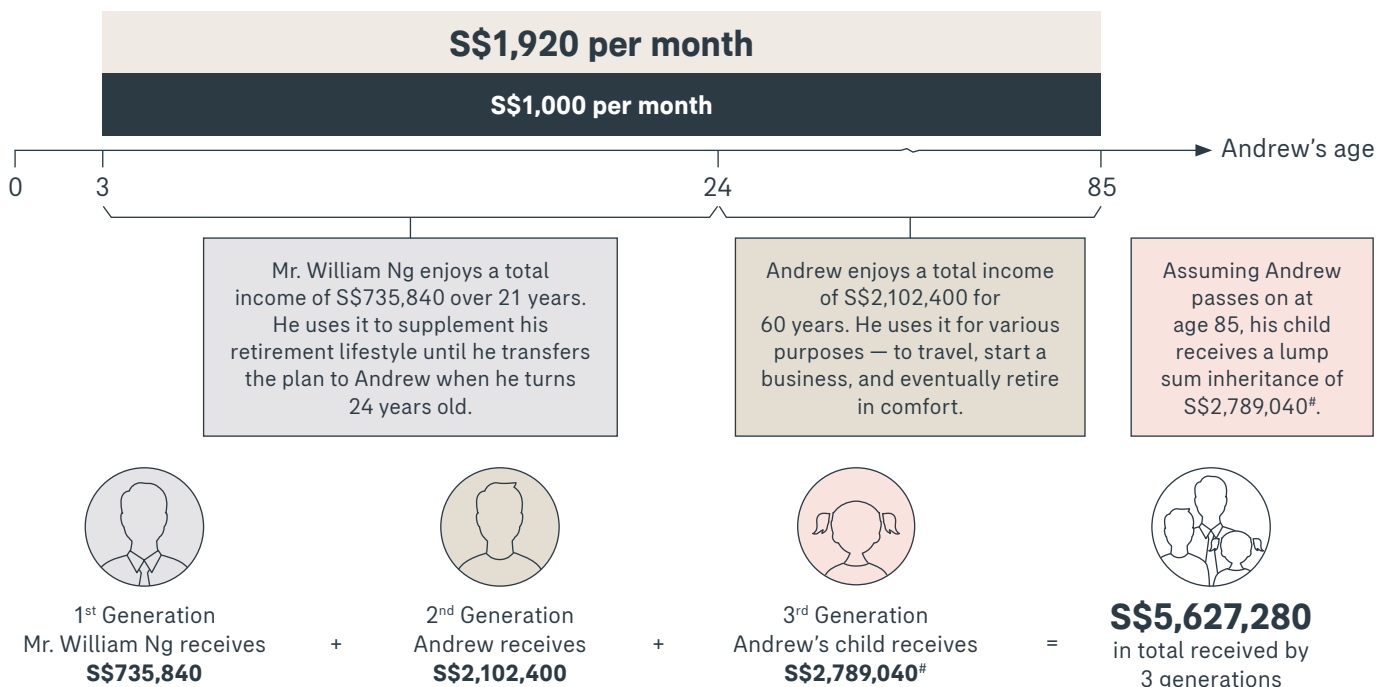
Mr. William Ng is a 35-year old director at a consulting firm. He wants to plan for a fruitful retirement while ensuring that he provides a financial head start for his newborn son, Andrew. He takes up AIA Platinum Gift for Life Plus and names Andrew as the Insured. Mr. Ng chooses a guaranteed monthly coupon of S\$1,000 and pays a Single Premium of S\$1,000,000.

After Andrew settles into his career at the age of 24, Mr. Ng transfers ownership of the policy to him. Subsequently, when Andrew has a child of his own, he names his child as the beneficiary so that he can pass on the legacy that his father has started for him.

Monthly Income =

 Guaranteed Monthly Coupons +
  Non-guaranteed Monthly Dividends

Guaranteed Monthly Coupon will be the same throughout the plan, and Non-guaranteed Monthly Dividends will be the same throughout the respective policy year.

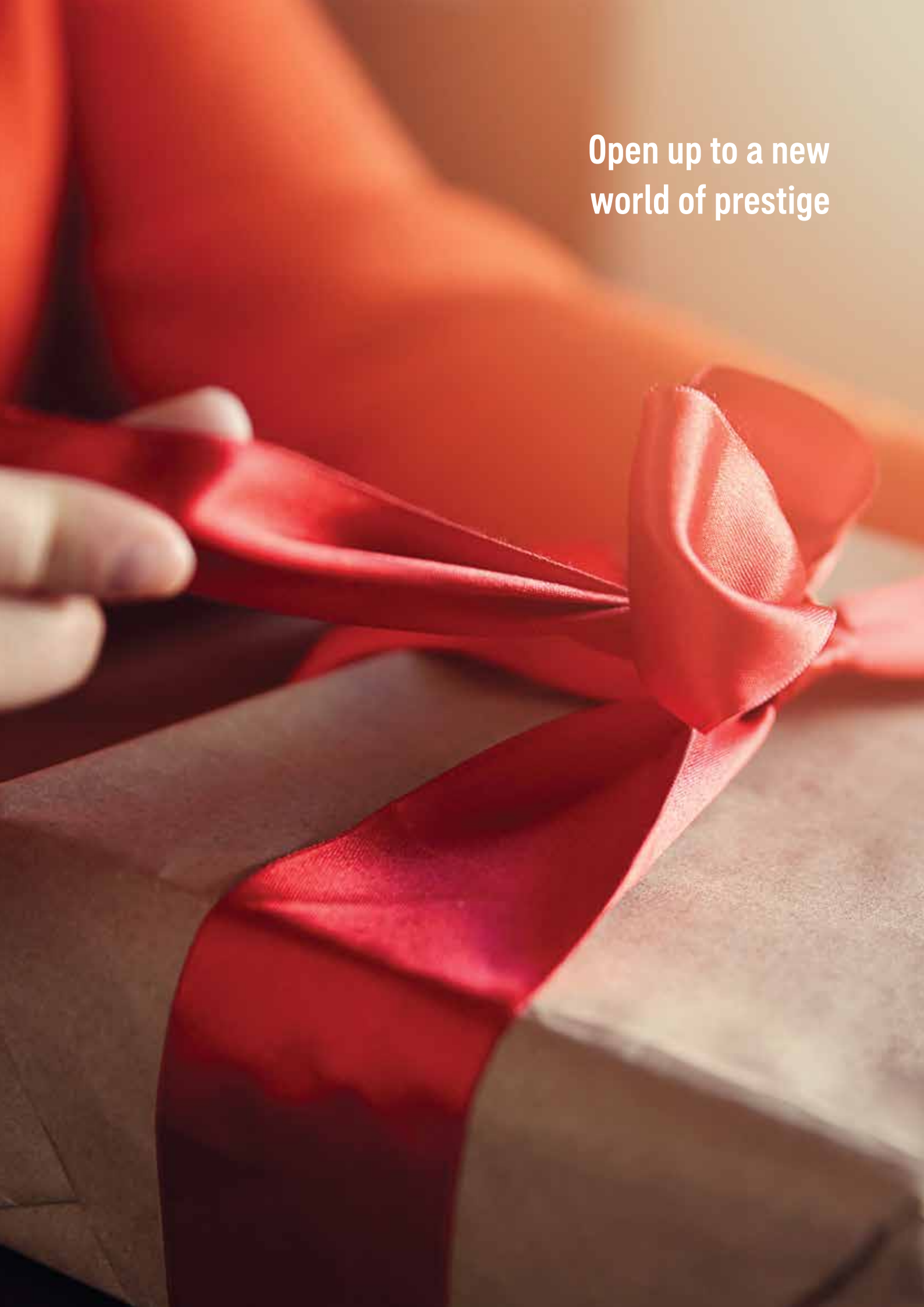


[#] The death values illustrated above include all the monthly income payable for that year.

Note: Figures (SGD) quoted in the example are for illustration purposes only and are based on the illustrated investment rate of returns of 4.25% p.a. They are purely illustrative and do not represent upper and lower limits on the investment performance. The two rates shown are net of any investment expenses. As the bonus rates (or dividends) used for the benefits illustrated above are not guaranteed, the actual benefits payable will vary according to the future experience of the Participating Fund. Based on an illustrated investment rate of returns of 3.00% p.a., the illustrated total monthly income that Mr. Ng receives for 21 years would be S\$493,920, the illustrated total monthly income that Andrew receives from age 24 to age 84 would be S\$1,411,200 and if he were to pass away at age 85, his death benefit would be S\$1,905,520[#].

Monthly dividends and terminal dividend payable (if any) are non-guaranteed. Once credited to the policy, monthly dividends (if any) form part of the guaranteed benefits of the policy. Terminal dividend is a one-time, non-guaranteed, discretionary dividend that may be payable upon surrender, claim or maturity.

Open up to a new
world of prestige



A world of bespoke privileges await you



As our AIA Platinum Gift for Life series 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 membership⁵ 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 qualification of each tier.

¹ Depending on the plan that you have selected, the first monthly income will be payable starting one month after the 3rd (for AIA Platinum Gift for Life Plus) or 5th (for AIA Platinum Gift for Life (II)) policy anniversary up to the policy anniversary immediately following the insured's 120th birthday.

² In the event of death of the insured, we will pay a death benefit of 101% of the total premiums paid plus any non-guaranteed terminal dividend, and any monthly income left to accumulate with AIA, less any indebtedness. The policy will then be automatically terminated.

³ Monthly dividends and terminal dividend are non-guaranteed and depend on the experience of the participating fund.

⁴ Limited-Pay for 5 or 10 years option is only applicable for AIA Platinum Gift for Life (II).

⁵ 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 of 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 of 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 of 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 8 September 2022.

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