

We give your savings the greater rewards



Earn guaranteed regular coupons while saving towards your life goals.



The early development of a regular savings habit is one of the ways to achieve financial security over the long term. Protecting yourself and your loved ones against the unexpected could be important to you too. But we believe that a balanced life should also be enjoyed as you go along, which is why AIA SmartRewards Saver (II) makes it possible to plan for tomorrow and live for today.

AIA SmartRewards Saver (II) combines the benefits of savings and protection in a single plan. With guaranteed annual cash payouts from the end of the second policy year, you can plan to enjoy a guilt-free shopping trip with your friends; an exotic getaway; or learn a new skill that could change your life. The possibilities could be endless. Along the way you have the potential to build a sizeable nest-egg for the future through the addition of non-guaranteed bonuses applied to your policy. And you can have the peace of mind of knowing that, should the worst happen to you, you have provided valuable protection for your family.

The benefits of this plan include:

No lump sum required

AIA SmartRewards Saver (II) is designed to help you get into the good habit of putting aside money on a regular basis. Starting from as little as S\$38 per month¹, you will enjoy:

- guaranteed annual coupons;
- a maturity payout;
- potential bonuses; and
- valuable insurance protection

5% guaranteed annual coupons, plus 25% or 5% extra maturity payout

From the end of the second policy year to the second last policy year, AIA SmartRewards Saver (II) pays out a guaranteed annual coupon of 5% of the insured amount. At maturity, the 21-year plan will pay a further maturity payout, which is 25% of the insured amount while the 25-year plan will pay a further 5%. This means that, for both plans, you are guaranteed to receive at least 120% of the insured amount over the life of the policy. If you prefer not to receive the coupon each year, you may leave it with AIA to earn interest.

Accumulate bonuses

In addition to the guaranteed coupons, your policy has the potential to earn annual and terminal bonuses. Annual bonuses may be added to your policy each year and, once added, the bonuses are guaranteed.

Waiver of premium

Should the insured suffer from a Total and Permanent Disability (TPD) before the age of 70, all future premium payments on your basic policy will be waived. This means that the policy will continue to be in force and you will continue to receive benefits without having to pay the regular premium.

Optional riders for more comprehensive coverage

You may add riders which provide critical illness protection, coverage for medical expenses and coverage against accidents, to this plan according to your needs.

Option to purchase additional insurance (OPAI) Benefit

As we get older, it can be more difficult to be accepted into an insurance policy. AIA SmartRewards Saver (II) gives you the valuable option to purchase an additional whole life or endowment policy without any evidence of insurability².

Example 1

Ms Amanda Lim enters university shortly after her 19th birthday. Encouraged by her parents to develop a regular savings habit, she signs up for an AIA SmartRewards Saver (II) plan with a term of 25 years. Her regular monthly premium is S\$71, for an insured amount of S\$10,000.

From the end of the second policy year, Amanda receives S\$500 annual coupon to spend as she wishes.

When Amanda turns 44, her AIA SmartRewards Saver (II) matures and she uses the proceeds, including accumulated bonuses and a final maturity payout of 5% of the insured amount, to help fund her daughter's university tuition.



Example 2

Mr Jeff Wong, a 32 year old non-smoker, signs up for an AIA SmartRewards Saver (II) with a term of 21 years. He has a one-year old son and he intends to start saving towards his son's education. He pays a regular monthly premium of S\$380.50 for an insured amount of S\$50,000 and adds a Critical Protector Waiver of Premium rider to his plan for an additional monthly premium of S\$12 which gives him cover against 30 critical illnesses.

From the end of the second policy year, Jeff receives an annual coupon of S\$2,500 which he uses to save towards his son's schooling expenses.

Unexpectedly, Jeff gets a heart attack at the age of 38 and his future premiums are waived, thanks to the Critical Protector Waiver of Premium rider while he continues to receive annual coupons and coverage from the policy.

At the age of 53, the basic AIA SmartRewards Saver (II) matures and Jeff receives a maturity payout, including the accumulated bonus of S\$57,533, which he uses to help fund his son's university tuition.



Notes: Figures quoted in the examples include non-guaranteed reversionary bonus and terminal bonus and are based on the projections at 4.75% investment returns and are for illustration purposes only. The actual benefits payable may vary according to the future experience of the participating fund.

Frequently Asked Questions

It is always our intention to write in plain English, and to be as transparent as possible when describing our products. The questions and answers below reflect the most common concerns raised by our customers. If you have any other questions not addressed here, please ask your AIA Financial Services Consultant for more information. Alternatively, you may visit our website at aia.com.sg or contact the AIA Customer Care Hotline at 1800 248 8000.

Q1. Who can apply for AIA SmartRewards Saver (II)?

You can insure yourself or your child, as long as the insured is aged between 0 to 65 years on the last birthday.

Q2. Are my premiums guaranteed?

Yes, your premiums for AIA SmartRewards Saver (II) are guaranteed throughout the policy term.

Q3. Which payouts are guaranteed?

The plan includes both guaranteed and non-guaranteed payouts. The annual cash payouts of 5% of the insured amount (from the end of the second policy year to the second last policy year) are guaranteed, as is the maturity payout of 25% or 5% of the insured amount of the 21-year and 25-year policies respectively. The annual bonus and terminal bonus are not guaranteed and depend on the performance of AIA's Participating Fund. Once credited to the policy, annual bonuses (if any) will form part of the guaranteed benefits of the policy.

Q4. Does this plan provide death benefit?

Yes, if the insured passes away before the policy matures, the higher of the following will be paid:

- (a) Insured amount; or
- (b) Total premiums paid (excluding any additional premiums paid for a non-Standard Life, and adjustment for size of insured amount or premium payment mode) without interest, after deducting the coupon payments made;

plus any bonuses and coupons which have been left to accumulate with us, after deducting any amount owing to us.

Q5. How long do I have to keep paying premiums?

You have to pay premiums throughout the policy term – 21 or 25 years — depending on the plan you choose.

Q6. Can I change my mind and cancel the policy after I've purchased?

Yes. You may cancel the plan by writing to us within 14 days from the date you receive your policy document (free-look period) and receive a refund of your premium paid without interest (less any expenses incurred for your medical examination).

¹ Example is based on a female, non-smoker aged 19 who chose a 25 year term for AIA SmartRewards Saver (II) plan with an insured amount of S\$5,000.

² The OPAI Benefit is only applicable to standard lives and must be exercised within 90 days following any of these events in the life of the insured before he turns 55: (a) 18th birthday; (b) birth of a child; (c) marriage; (d) adoption of a child through legal means; (e) death of a spouse. The above condition (a) shall not apply if the insured is aged 18 and above when the policy is issued.

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.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be 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 in this brochure is correct as at the time of printing 27 June 2013.

About AIA Group

AIA Group Limited and its subsidiaries (collectively “AIA” or “the Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 16 markets in Asia Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$134,439 million as of 30 November 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia Pacific, AIA serves the holders of more than 25 million individual policies and over 13 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”).

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