

AIA OPTIMIZER

**A FLEXIBLE INVESTMENT-LINKED PLAN
THAT LETS YOU MAXIMIZE YOUR POTENTIAL
RETURNS BY PUTTING ALL YOUR MONEY
TO WORK IMMEDIATELY**



**HEALTHIER, LONGER,
BETTER LIVES**

AIA Optimizer

Maximize Your Potential Returns

With AIA Optimizer, you get to enjoy better potential returns and insurance coverage at the same time. AIA Optimizer is an investment-linked plan, which has been designed with flexibility in mind.

On top of comprehensive insurance protection, it also gives you three AIA investments Funds to choose from.

All Your Money Works Immediately

Unlike most other regular premium investment-linked plans available, AIA Optimizer invests 100% of your money[#] (after charges deductions) in your chosen AIA Investment Funds right from the start, giving you the potential to earn higher returns.

[#] A surrender charge will apply if the plan is surrendered before 7 years' premiums have been paid.

Maximize Opportunity By Switching Your Money Easily

With AIA Optimizer, you can move your money between funds. This gives you a huge advantage in anticipating market movements and taking advantage of any trends, upsurges or even drops.

Top Up At Your Convenience

You can choose to top up your premiums any time you wish. This means you can increase your investments over time to match the increase in your salary and lifestyle. What's more, every 5 years, each top up of B\$5,000 or above entitles you to an automatic bonus of extra units.

Premium Holiday

If at any time you have difficulty paying the premiums for your AIA Optimizer plan, you'll be entitled to a premium holiday as long as the value of units in your policy is sufficient to pay for all policy charges. In other words, you can skip your premium payments without having to terminate your policy.

Additional Protection

With AIA Optimizer, you can enhance your insurance coverage with a wide range of additional benefits. These benefits include protection for critical illnesses, accidental death and disability.

Important Notes

The insurance plan is underwritten by AIA Singapore Private Limited (Reg. No: RFC20004468). 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 this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract.

Buying a life insurance policy is a long-term commitment. 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 at the time of printing (December 2021).

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 in Asia-Pacific – 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\$326 billion as of 31 December 2020.

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 38 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: RFC20004468)
Registered insurer in respect of life insurer business

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