AIA RETIREMENT SAVER (IV)

CHART THE PERFECT COURSE FOR YOUR RETIREMENT

Live your dream retirement with a plan tailored to your needs.





Why change your needs to fit your plan, when you can have a plan that changes to fit your needs?



"I want to save up little by little while I have time, so I can retire at 60 and pursue my passion for photography full time."

"I have some money saved away that I want to put in a plan and forget about until I retire, so I can have a nest egg waiting for me."





"I need a plan that will help me grow my lump-sum savings and retire at 60, so my wife and I can spend a few years travelling."

We all live life differently and have our own retirement dreams. But how do you find the right savings plan to make your dream a reality?

It's time to stop searching. Take charge of your savings plan to make it fit your dreams. In 3 easy steps, AIA Retirement Saver (IV) can be tailored to fit your future, bringing you closer to your retirement goals through every life stage.

Planning your retirement has never been so simple

Putting off your retirement plans? With AIA Retirement Saver (IV), planning for the future is simpler than you think. Enjoy the flexibility to tailor a financial plan that suits your lifestyle needs in 3 easy steps.

STEP 01 Choose when you want to start receiving your retirement income

Always wanted to retire early? You can, with the option of receiving retirement income from as early as age 55.

STEP 02

Choose how much you wish to receive during retirement

This monthly retirement income will help supplement your desired retirement lifestyle.

STEP 03

Choose a premium term that suits your financial circumstances

Choose to pay a lump sum as a single premium, or spread your premiums over a longer period (up to 5 years before your chosen retirement age) for regular, more affordable payments.



No medical check-up required to start your retirement plan!

Retire with confidence

Benefits for a stress-free retirement



Guaranteed monthly retirement income

This guaranteed income stream is paid over 15 years, supplementing your TAP & SCP to give you greater financial freedom.



Capital guaranteed1

Every dollar that you contributed is guaranteed at your selected retirement age, so rest easy and enjoy your retirement!

Potential returns to enhance retirement income



Enjoy potential monthly dividends that step up every year

Start enjoying potential monthly dividends from your selected retirement age. The dividends will increase by about 5% every year², which will enhance your guaranteed retirement income stream and cushion the impact of inflation.



Attractive returns on your plan

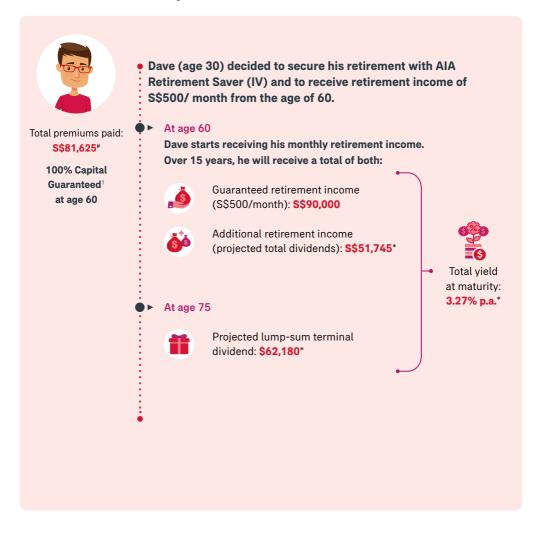
Enjoy an attractive potential yield of up to 3.85% p.a.³ upon policy maturity.

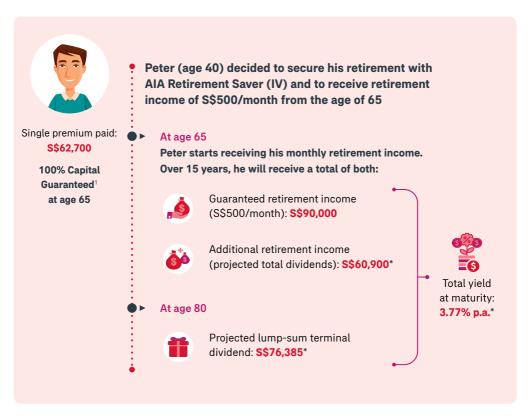


Receive a one-time terminal dividend (non-guaranteed)

Receive an extra bonus for your retirement funds or a small token for your family upon claim, maturity or surrender of policy.

Achieve your dream retirement with a plan that makes it easy





[#] Calculated based on premiums paid on annual mode.

Note: Diagrams are not drawn to scale, and figures quoted are for illustration purposes only. Monthly dividends and terminal dividend payable (if any) are non-quaranteed. Once credited to the policy, monthly dividends (if any) form part of the guaranteed benefits of the policy.

^{*} Calculated based on the illustrated investment rate of return of 4.25% p.a.

General Notes:

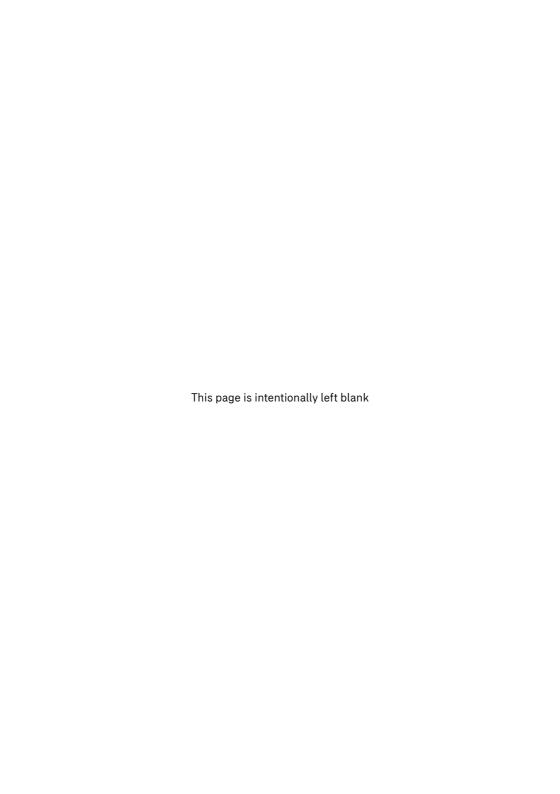
- Capital guaranteed at retirement age is applicable to the basic plan only, on the condition that all premiums are fully paid and received in annual mode with no indebtedness or partial surrender.
- ² The monthly dividends are not guaranteed, depending on the experience of the participating fund. The increase is approximately 5% per year, assuming dividends are declared every year as projected in the policy illustration.
- ³ The total yield to maturity is non-guaranteed and is based on the illustrated investment rate of return of 4.25% p.a. for a male non-smoker, aged 16, who chooses retirement age of 65, income payout period of 15 years, and pays a single premium. It is based on the assumption that all the retirement income and monthly dividends are also paid out.

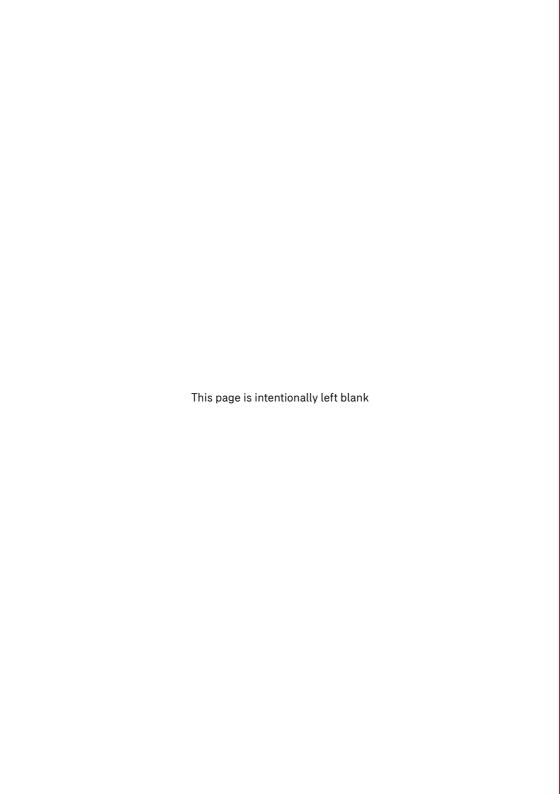
Important Notes:

This 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 these 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 contracts.

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 is correct as at 16 November 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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