

SAVINGS

AIA SMART FLEXI REWARDS

**A plan that lets you
reach your goals,
flexibly.**



AIA Smart Flexi Rewards puts your needs first,
prioritising flexibility so you can reach your
financial goals with ease.

aia.com.bn



**HEALTHIER, LONGER,
BETTER LIVES**



**Happiness is
freedom to choose.**

**We can help expand
those choices.**

Everyone is unique – and so are your life goals; you may be a forward-thinking millennial yearning for your own Instagram-worthy house, or a concerned parent who only wants to provide the best for your growing children.

You are clear about your life goals and savvy with your savings – but are you saving effectively to reach them?

Here comes **AIA Smart Flexi Rewards** – a plan that adapts to your needs, not the other way around.



Financial stability isn't just about saving — it's about saving smart, and we believe that a little guidance goes a long way.

Designed for the modern go-getter, AIA Smart Flexi Rewards allows you to be financially organised and all you have to commit is just a short premium payment of 10 years.

Now you can do the living, and we'll take care of the worrying.

How you can benefit from AIA Smart Flexi Rewards



Guaranteed Yearly Coupon

All work and no play makes Jack a dull boy. Enjoy the fruits of your labour with a **guaranteed yearly coupon of up to 40% of the insured amount¹** from end of the 2nd policy year until the year before maturity.

You can **withdraw the cash coupon every year** to enjoy the little pleasures in life, or **accumulate them with us** to fulfil your longer term saving goals.



Guaranteed Maturity Payout

You can **make your future plans today** as you know for sure you'll be rewarded for all your hard work at the end of the policy term.

You'll receive a **lump sum maturity benefit** that includes a guaranteed maturity amount, plus any accumulated coupons and bonuses that you have earned. The pot of gold at the end of this rainbow is definitely waiting for you!



Guaranteed Return of Your Capital²

Your **capital is 100% guaranteed** at the end of the policy term; meaning that regardless of the market situation, the total premiums that you have paid are fully secured.

**Short Commitment Period**

With a short premium payment term of **10 years**, AIA Smart Flexi Rewards helps you save more at the start, and stay worry-free throughout the policy term.

**Hassle-free Application**

With no medical underwriting required, you can start your savings journey almost right away.



Ensure that your financial plan stays in place with the following add-ons to AIA Smart Flexi Rewards.

**Payor Benefit or Payor Benefit Comprehensive**

Let us take care of your future premiums should death, disability, or critical illness strike so your child's future is not compromised.

General Notes:

There are certain conditions such as suicide within 1 year from the policy issue date or reactivated date (whichever is later) where no benefits will be payable. Please refer to the policy contract for the full list of exclusions.

- ¹ The guaranteed yearly coupon for premium payment term of 10 years is 40% of insured amount.
- ² Capital guarantee consists of the guaranteed yearly coupon received and the guaranteed maturity amount payable on the basic plan on the condition that premiums are fully paid and received in annual mode.
- ³ Subject to medical underwriting.

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 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.

The information is correct as at 25 February 2020.

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 Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. 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\$221 billion as of 30 June 2018.

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-Pacific, AIA serves the holders of 32 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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