

The smarter way to a brighter financial future



Save for the future whatever they may be.

Enjoy the certainty of savings for the future

We would all like the peace of mind that financial security brings. And one of the ways to achieve such an outcome is to save regularly over the long term. But if you are just starting out in life, or if you are heading into the final stretch of your career, committing to a long-term savings plan may be daunting.

That's why we have designed AIA Smart Growth (II). It's a regular premium savings plan that allows you to pay off your premiums faster, while helping to save for the things that matter most. Whether your goals include saving for your child's education, planning the holiday of a lifetime, or saving for retirement, AIA Smart Growth (II) is a smart way to save. Plus, it has the added benefit of offering life insurance protection too.

Benefits of this plan include:**Potential to earn attractive returns**

Your plan has the potential to grow with discretionary annual bonuses¹ that may be added to your policy each year. A terminal bonus¹ may also be added to your policy when you make a claim or when the policy matures or is surrendered.

Protect your family while saving for their future

If you pass away or suffer from Total and Permanent Disability (TPD) before age 70, you would have the peace of mind of knowing that your loved ones will receive the insured amount plus any bonuses after deducting any amount owing to us.

Option to purchase additional insurance (OPAI) Benefit

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

Choose a maturity term that's aligned with your goal

AIA Smart Growth (II) offers a flexible choice of policy terms: 18, 21 or 24 years to suit your financial objectives.

Pay premiums for only 12 years

AIA Smart Growth (II) gives you a smart advantage over traditional regular premium savings plans, where your total premiums will be paid fully in just 12 years. What's more, your premiums are guaranteed never to increase throughout the 12 years, regardless of your age or health status.

Example 1

Mrs Tan has a 1-year-old son. She would like to start building up funds for her son's university education by insuring him with AIA Smart Growth (II) 21. She intends to set aside S\$2,634.10 a year for the next 12 years for an insured amount of S\$35,000.

Regular Premiums paid for 12 years: S\$2,634.10 x 12 = S\$31,609.20

Projected Maturity Amount for AIA Smart Growth (II) 21	
Guaranteed Returns	S\$35,000
Non-Guaranteed Returns	S\$19,028
Total	S\$54,028
Projected yield at maturity	3.47%

Example 2

Mr Chew is a 35-year-old non-smoker who would like to supplement his existing retirement plan with AIA Smart Growth (II) 24. He sets aside S\$5,632 a year for the next 12 years for an insured amount of S\$80,000.

Regular Premiums paid for 12 years: S\$5,632 x 12 = S\$67,584

Projected Maturity Amount for AIA Smart Growth (II) 24	
Guaranteed Returns	S\$80,000
Non-Guaranteed Returns	S\$52,639
Total	S\$132,639
Projected yield at maturity	3.67%

Note: Figures quoted in the examples are based on the projections at 4.75% investment returns and are for illustration purposes only. Annual bonuses and terminal bonuses (if any) are non-guaranteed. Once credited to the policy, annual bonuses (if any) form part of the guaranteed benefits of the policy. Terminal bonus is a one-time, non-guaranteed, discretionary bonus that may be payable upon surrender, claim or maturity.

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 Insurance Representative. You may contact our AIA Customer Hotline: (673) 2239112/3/4.

Q1. Who can apply for AIA Smart Growth (II)?

You can insure yourself or your child, as long as the insured is aged between 0 to 60 years on the last birthday.

Q2. Which payouts are guaranteed?

The plan includes both guaranteed and non-guaranteed payouts. The insured amount is guaranteed to be paid at maturity, death or TPD. The discretionary annual bonuses and terminal bonuses are not guaranteed and depend on the performance of AIA's Participating Fund. However, the annual bonuses, once declared and credited to your policy, will form part of the guaranteed benefits.

Q3. Are my premiums guaranteed?

Yes, the premiums for AIA Smart Growth (II) are guaranteed throughout the premium term.

Q4. How long do I have to keep paying premiums?

You only have to pay premiums for 12 years, regardless of which plan you choose.

Q5. 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 Annual bonuses and terminal bonuses payable (if any) are non-guaranteed. Once credited to the policy, annual bonuses (if any) form part of the guaranteed benefits of the policy. Terminal bonuses is a one-time, non-guaranteed, discretionary bonuses that may be payable upon surrender, claim or maturity.
- 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) marriage; (c) birth of a child; (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:

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 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 is correct as at January 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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