

PROTECTION | SAVINGS

AIA US\$ GUARANTEED 8 FOR LIFE

**Enjoy a lifetime of security with
only 8 years' premiums**



aia.com.bn



HEALTHIER, LONGER,
BETTER LIVES

AIA US\$ Guaranteed 8 for Life

Secure your financial needs

You know the importance of ensuring your family is well provided for should anything happen to you. But you may also have many other financial responsibilities to take care of.

For example, if you have young dependants, you would need to start saving for their university education. Or if you are at the wealth accumulating stage of your life, you would be building up funds for your retirement.

That's why we have designed AIA US\$ Guaranteed 8 for Life - a US dollar plan that helps you achieve your financial goals by giving you substantial savings for the future, while at the same time providing lifetime protection.

Enjoy financial security, now and in the future

With AIA US\$ Guaranteed 8 for Life, you will enjoy a guaranteed cash value¹ which starts accumulating from the end of the third year and thereafter continues to grow, year after year.

On top of that, AIA US\$ Guaranteed 8 for Life gives you the potential to earn yearly² cash dividends³, for life. You can choose to spend the cash dividends³ in any way you wish or reinvest them with AIA to earn attractive interest.⁴

What's more, by accumulating funds in US dollars, AIA US\$ Guaranteed 8 for Life enables you to diversify the currency exposure of your investments.

With the yearly accumulation of your guaranteed cash value¹ and any cash dividends³, AIA US\$ Guaranteed 8 for Life can help to:

- ✓ Pay for your children's university education costs
- ✓ Provide a nest egg for your retirement
- ✓ Provide funds for emergencies
- ✓ Enhance the size of the estate which your loved ones will inherit

Give yourself and your family peace of mind for the rest of your life

In the unfortunate event of death or should total and permanent disability occur before age 65, the higher of the coverage amount or the total premiums paid⁵, plus any accumulated cash dividends³ will be payable.

With the amount provided upon death or total and permanent disability, AIA US\$ Guaranteed 8 for Life can help to:

- ✓ Provide a source of income for your family so that they can maintain their current lifestyle
- ✓ Pay for your children's university education
- ✓ Pay off any outstanding loans and debts
- ✓ Provide funds to help pay estate duties upon death

Pay for a lifetime of security in just 8 years

AIA US\$ Guaranteed 8 for Life gives you peace of mind that, in just 8 years, your total premiums⁵ will be paid in full. What's more, your premiums are guaranteed⁶ to never increase throughout the 8 years, regardless of your age or health.

Customise your plan to meet your protection needs

AIA offers a wide range of optional benefits which can be added to your plan, including protection for critical illnesses, accidental death and hospitalisation.

Talk to AIA now for your savings needs!

Just call your AIA Insurance Representative for an AIA Financial Health Check today and find out how AIA US\$ Guaranteed 8 for Life can help meet your savings needs. Alternatively, you can call our AIA Customer Care Hotline at (673) 2239112/3/4.

Footnotes:

- ¹ Cash value is the amount payable by the company upon surrender of the policy.
- ² The first non-guaranteed cash dividend is payable after the entire second year premium has been paid.
- ³ Cash dividends are not guaranteed and are reviewed annually based on AIA's past experience and our view of the future investment environment.
- ⁴ This interest rate is not guaranteed and is reviewed as often as AIA deems necessary.
- ⁵ Based on annual premiums paid (without interest) before adjustment for size of insured amount or premium payment mode and excludes any additional premiums payable for occupational, residential and medical assessments. This applies to the basic plan only and excludes optional benefits.
- ⁶ Premium rates for this policy are guaranteed as long as the required premium is paid before the end of the grace period. Premium rates remaining unchanged is not applicable to optional benefits purchased.

The Brunei dollar returns on the policy depend on prevailing exchange rates, which can be highly volatile.

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.

The information in this brochure is correct as at the time of printing (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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