



Enjoy guaranteed interest rates of up to 4.70% per annum<sup>1</sup>

The Power of We



[AIA.COM.SG](http://AIA.COM.SG)

Diversify your portfolio by investing in AIA's short-term, capital guaranteed<sup>2</sup> 4.5 year endowment plan - ideal for those who are looking to diversify their portfolio with foreign currency investments or would like to start planning for specific goals such as retirement or children's education in Australia.

**The AIA A\$ Wealth Accumulator at a glance:**

- Capital is guaranteed when the Policy is held until maturity<sup>2</sup>
- Minimum Single Premium of A\$10,000
- Single premium 4.5 year non-participating endowment policy in Australian dollars

| Single Premium Paid (A\$) | Guaranteed Compound Interest Rate Per Annum at Maturity <sup>1</sup> | Maturity Benefit After 4.5 Years (A\$) | Guaranteed Total Rate of Return at Maturity <sup>1</sup> |
|---------------------------|--|--|--|
| 10,000                    | 4.50%  | 12,191                                 | 21.91%   |
| 30,000                    | 4.60%  | 36,729                                 | 22.43%   |
| 75,000                    | 4.70%  | 92,220                                 | 22.96%   |

Call your AIA Financial Services Consultant for more information today.  
Alternatively, you can call our AIA Customer Care Hotline at 1800 248 8000.

## Why the AIA A\$ Wealth Accumulator?

Australia was the only major Western economy to avoid a recession in the global downturn<sup>3</sup>. With the Australian dollar currently offering some of the highest interest rates of developed countries<sup>4</sup>, investing in an Australian dollar denominated product offers an attractive alternative to Singapore dollar and other foreign currency investments.

## What about exchange rate fluctuations?

Your maturity proceeds will be paid to you in Australian dollars. Should you choose to receive your proceeds in Singapore dollars (or any other currency), your returns may be affected by prevailing exchange rates<sup>5</sup>. To help illustrate the impact of exchange rate fluctuations on your maturity value, a “breakeven” exchange rate has been calculated for each interest rate and a sample exchange rate.

| Guaranteed Compound Interest Rate Per Annum at Maturity <sup>1</sup> | Currency Exchange Rates at Time of Investment <sup>6</sup> | Breakeven Currency Exchange Rates at Time of Currency Conversion |
|--|--|--|
| 4.50%  | S\$1.29:A\$1   | S\$1.058:A\$1  |
| 4.60%  | S\$1.29:A\$1   | S\$1.053:A\$1  |
| 4.70%  | S\$1.29:A\$1   | S\$1.049:A\$1  |

For each interest rate and a sample exchange rate.

Breakeven exchange rate represents the exchange rate at which you would realise no returns or breakeven on your investment. For example, if you invest A\$10,000 when the exchange rate is S\$1.29:A\$1 and the exchange rate drops to S\$1.058:A\$1 at the time of currency conversion of your policy proceeds at maturity, and you opt to receive such proceeds in Singapore dollars, your return in Singapore dollars would be equal to the Single Premium paid.

1. The interest rate per annum compounded over the investment period of 4.5 years is equivalent to the total rate of return at maturity. Returns are guaranteed in Australian dollars, and apply only if the plan is held to maturity.
2. The AIA A\$ Wealth Accumulator is an Australian dollar denominated plan. Capital is guaranteed only in the policy's base currency (Australian dollars) and provided the policy is held until maturity. A surrender charge will apply if the policy is surrendered before maturity.
3. The Straits Times, 29 December 2009.
4. Average of three banks in Singapore, interest rates offered on SGD, USD, EURO, GBP, NZD and AUD 12-month fixed deposits as at 14 January 2010.
5. Any moneys payable to or by us shall be in Australian dollars unless otherwise agreed at the time of payment. As this Policy is denominated in a currency other than Singapore dollars, if you choose to pay or receive payment in any currency (including Singapore dollars) other than Australian dollars, our prevailing exchange rates shall apply for any currency conversion required to be made. Any currency conversion is subject to currency exchange rate fluctuations, which may be highly volatile.
6. The currency exchange rates used for this illustration is from Bloomberg.com as at 14 January 2010.

### Important Notes:

This insurance plan is underwritten by American International Assurance Company, Limited. AIA A\$ Wealth Accumulator is available on a limited tranche basis. Submission of application form and payment does not guarantee acceptance by AIA. AIA reserves the right to withdraw the plan earlier or reject your application whenever the tranche limit is reached, without prior notice.

This is not a contract of insurance. The precise terms and conditions of this plan(s), including exclusions whereby the benefits under your plan(s) may not be paid out, are specified in the policy contract(s). You are advised to read the policy contract(s). Only the terms and conditions set out in the policy contract(s) are binding.

Buying a life insurance policy is 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 is correct as at 19 February 2010.