APPENDIX B: AIA GROW YOUR LEGACY (II) PROMOTION TERMS & CONDITIONS

Terms & Conditions:

1. The AIA Grow Your Legacy (II) Promotion ("**Promotion**") from AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**") shall run from 20 July 2026 to 31 August 2026 (both dates inclusive) ("**Promotion Period**") and is open to new and existing customers of AIA.

2. The Promotion shall be governed by the terms and conditions set out herein ("**T&Cs**") and by such terms as AIA may impose from time to time. Participation in the Promotion constitutes acceptance of the T&Cs in their entirety.

3. Subject to the T&Cs, a Customer who purchases a selected Eligible Plan during the Promotion Period shall receive a discount on the premium of the Eligible Plan ("**Discount**"). The Eligible Plans and Discount Rate are as follows:

Eligible Plan	Sum Assured	Premium Term	Discount Rate (%) on Planned Premium Amount^ (based on Premium-to-Endow^^)
AIA Platinum Indexed Legacy (III)	USD 1,200,000 – USD 9,999,999	Single to 4 Pay	1%
		5 - 9 Pay	2%
		10 Pay	5%
	≥ USD 10,000,000	Single to 4 Pay	2%
		5 - 9 Pay	4%
		10 Pay	10%

Eligible Plans	Eligible Premium	Sum Assured	Premium Term	Discount Rate (%)
AIA Platinum Infinite Wealth (II)	≥ USD 600,000		Single	0.5% discount on Single Premium*
	≥ USD 150,000 (annually)		Regular	1.0% discount on First Year's Premium#
AIA Platinum Wealth Elite 2.0		≥ SGD 600,000	Single	1.5% discount on Single Premium*
			Regular	10% discount on First Year's Premium#
		≥ USD 600,000	Single	1.5% discount on Single Premium*
			Regular	10% discount on First Year's Premium#
AIA Wealth Venture	≥ SGD 15,000 (annually)		Regular	Equivalent of 8% of AIA Wealth Venture First Year's Premium## in the form of Additional Welcome Bonus

^**Planned Premium Amount** means the Planned Premium Amount set out in the Policy Illustration, generated based on Premium-to-Endow basis, subject to meeting the Minimum Premium Requirement (MPR). The applicable discount rate shall only apply on the Planned Premium Amount and shall not apply to any additional premiums that are paid in excess of the Planned Premium Amount. Applications that are subject to substandard loadings shall not be eligible for the premium discount (i.e. the full application will be excluded from this campaign). No aggregation of premiums among two or more policies will be allowed.

^^**Premium-to-Endow** means the premiums are derived based on Target Age 100 and Endow to Sum Assured, such that the policy's cash value is calculated to approximately match the sum assured at Age 100.

***Single Premium** means the total amount of gross premium payment due and payable on an Eligible Plan in one lump sum in the first policy year of an Eligible Plan. Applicant must select "single premium" as premium payment frequency when making the Application.

#First Year's Premium means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of a regular premium Eligible Plan.

##AIA Wealth Venture First Year's Premium means the total amount of gross premium payment due and payable in the first policy year of an AIA Wealth Venture policy. The calculation of gross premium payable excludes any amount(s) paid for additional coverage as set out in any supplementary agreement(s) that is attached to the basic policy and which bears the same policy number and any ad-hoc top-up premiums paid. No aggregation of premiums among two or more policies will be allowed.

For AIA Platinum Infinite Wealth (II) and AIA Platinum Wealth Elite 2.0, the calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. No aggregation of premiums among two or more policies will be allowed.

4. This Promotion shall also be subject to the following conditions, that:

- the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
- the Application is dated, signed and submitted to AIA during the Promotion Period;
- the Application must not be in relation to an existing plan(s) (such as, but not limited to, a top-up, a variation of coverage, an addition of rider or endorsement, or a change of plan);
- the Application is not a re-submission of a previously withdrawn application;
- the Eligible Plan incepts with the first premium fully paid on or before **30 September 2026**;
- there is no cancellation of the Eligible Plan during the free-look period;
- the Eligible Plan remains in force for at least 12 months from its inception date; and
- there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.

5. The Discount in this Promotion is applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.

6. If the Eligible Plan is cancelled within the free-look period, the premium amount paid will be refunded (taking into account the applicable discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.

7. By participating in this Promotion, the Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s) given to the Customers under this Promotion, if he/she may no longer be eligible to receive or retain the discount(s). The Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA's discretion.

8. AIA reserves the right in its sole and absolute discretion to replace the discount(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.

9. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.

10. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.

11. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.

12. AIA's decision on all matters relating to this Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.

13. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.

14. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs.

Last Revision Date: 20 July 2026

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