

**PROTECTION**

AIA GUARANTEED PROTECT PLUS

**The one-stop solution  
with all the protection,  
for all your loved ones**



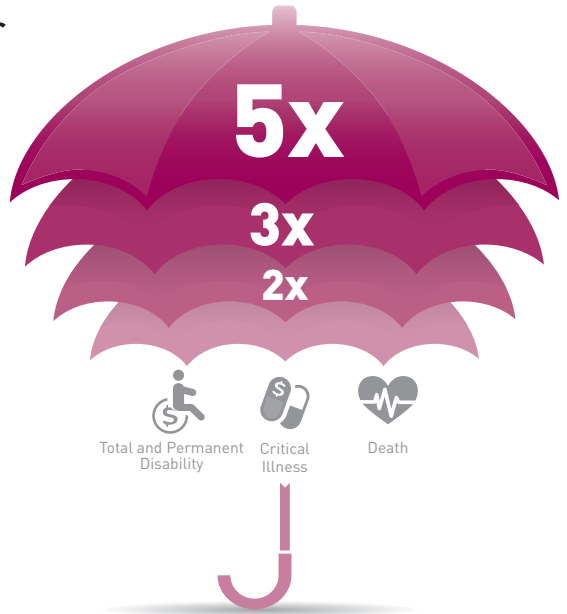
**With AIA Guaranteed Protect Plus, you can take control of your protection and long-term savings needs, in a single solution.**

[aia.com.sg](https://aia.com.sg)



**THE REAL LIFE  
COMPANY**

Take charge of your protection and savings needs. With just one plan.



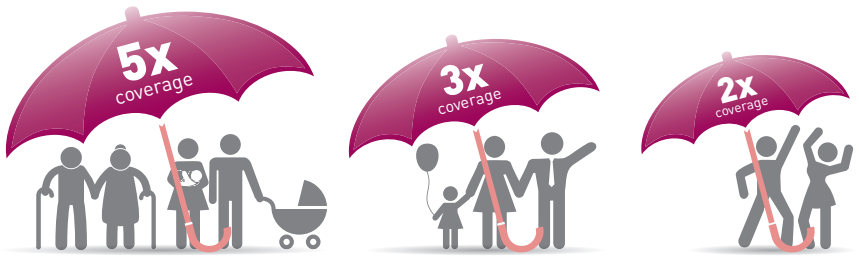
As someone who cares and provides for the family, we understand the financial responsibilities you face constantly. AIA Guaranteed Protect Plus is the one-stop solution that allows you to be in charge of your protection and savings needs. You can tailor your level of coverage according to your needs with a unique multiplier feature.

Besides providing protection for Death, Total And Permanent Disability (TPD) and Critical Illness (CI), this plan also offers added financial security with guaranteed cash value and potential bonuses<sup>1</sup> which you can leave to your loved ones.

**Be in control of your protection cover with these flexible choices:**

- Choice of multiplier - 2X, 3X and 5X
- Choice of multiplier coverage period
- Choice of premium payment period
- Choice of Critical Illness add-on to cover all stages of CI
- Choice of premium waiver add-on to safeguard your protection

# Key Benefits You Can Enjoy:



## **More choices of multiplier for your coverage, up to age 75**

With the multiplier feature in AIA Guaranteed Protect Plus, you can boost your coverage by 2X, 3X or 5X.

For example:

- If you have dependents, the 5X coverage will provide your family with much needed financial security with some cash value.
- If you prefer to focus on growing your savings, you can select the 2X coverage that allows your cash value to accumulate faster while maintaining some protection.

You can enjoy this boosted coverage up to age 65 or 75 depending on your needs, and continue to enjoy a lifetime of protection up to age 100<sup>2</sup>.



### Options to cover against any stages of Critical Illnesses

With medical advances, early detection and treatment can prevent illnesses from progressing to more advanced stages. By adding on Critical Illness coverage<sup>3</sup>, you and your loved ones will receive financial support to focus on your recovery, without having to worry about your finances.

#### Choice of Critical Illness add-ons to suit your needs:

- **Early Critical Protector Life** - covers early, intermediate and major stages of Critical Illnesses. It also comes with a Special Condition Benefit<sup>4</sup> that covers conditions such as osteoporosis and diabetic complications.
- **Critical Protector Life** - covers major stages of Critical Illness.

Best of all, these add-ons will also give your Critical Illness coverage a lift with the same multiplier that you have chosen on your basic plan up to age 65 or 75. After which, you can still continue to enjoy the protection all the way to age 100.



### Limited payment for a lifetime of protection

AIA Guaranteed Protect Plus offers you a choice to pay your premiums in 12 or 20 years to suit your budget while providing protection for life<sup>2</sup>.



### Safeguard your protection

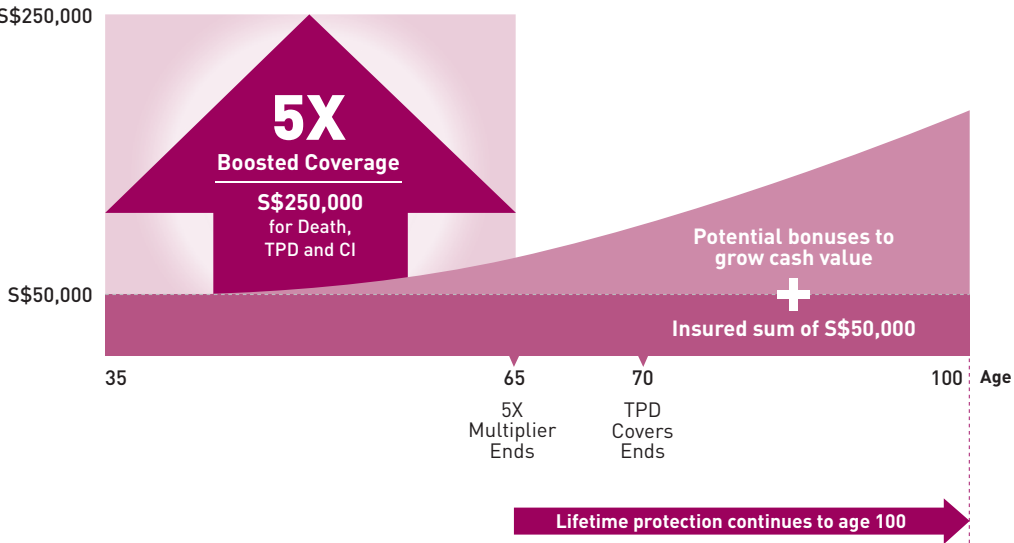
AIA Guaranteed Protect Plus allows you to safeguard your protection with an optional add-on that waives your future premiums should an unexpected event happen. This safety net feature ensures continuity in your protection coverage without having to worry about paying for future premiums.

# Example

Thomas Lim is a 35-year-old business consultant, non-smoker. His wife is a homemaker who cares for their two children and elderly parents.

Thomas takes up AIA Guaranteed Protect Plus with an insured sum of S\$50,000 and chooses a multiplier of 5X that instantly increases his coverage to S\$250,000 up to age 65. He also adds on Early Critical Protector Life that enjoys the same 5X coverage up to age 65. He pays a monthly premium of S\$336.34 for the next 20 years.

At 55, even though he finishes paying his premium, he still gets to enjoy the same level of protection and grow his cash value.



At 65 when his children are financially independent, his coverage is reduced to S\$50,000 and the plan continues to cover him to age 100 while the cash value grows.

At 70, the TPD cover ends and Thomas continues to enjoy protection for life and CI to age 100 while the cash value accumulates.

**General Notes:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits of Early Critical Protector Life and Critical Protector Life will be payable. You are advised to read the relevant policy contracts for details.

- <sup>1</sup> Bonuses are non-guaranteed and will depend on the experience of AIA's participating fund. However, the annual bonuses once declared and credited to your policy will form part of the guaranteed benefits.
- <sup>2</sup> The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- <sup>3</sup> Refer to the Early Critical Protector Life and Critical Protector Life product summary for the list of covered critical illnesses, special conditions and other details.
- <sup>4</sup> Coverage for special conditions is up to age 85.

**Important Notes:**

These insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). 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 these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the policy contracts. You are advised to read the policy contracts.

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 22 April 2015.

# 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 operations in 17 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, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. 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\$167 billion as of 30 November 2014.

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 more than 28 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. 201106386R)

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