

PROTECTION

AIA FAMILY FIRST BABY

It's never too early
to want the best
for your child



AIA Family First Baby protects your child
even before he is born.

aia.com.sg



THE REAL LIFE
COMPANY

9,000

babies were hospitalised
for congenital and
neonatal conditions

Some 700 had bills
that came to more than

\$5,000*

Baby Preparation Checklist:

- ☒ Diapers
- ☒ Baby cot
- ☒ Baby clothing
- ☒ Nutritious food
- ☒ Prenatal classes

Protection from the very beginning

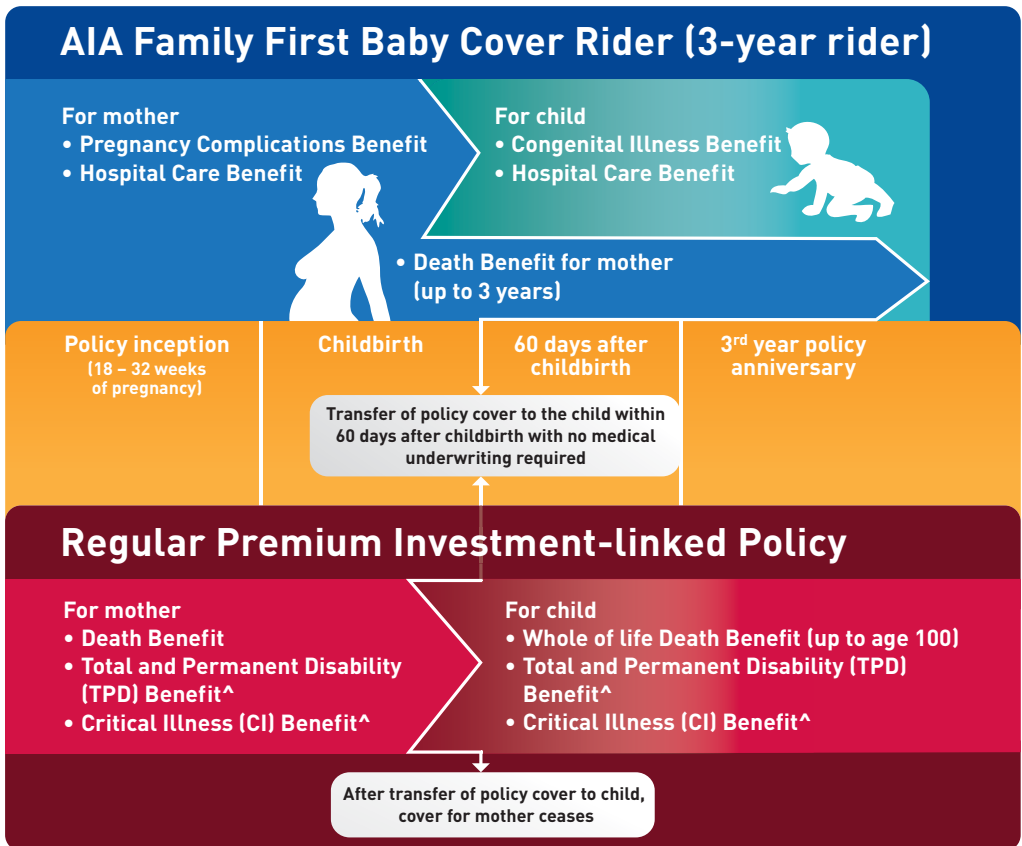


Pregnancy marks an exciting new chapter in life – a joyful period filled with visions of family bliss and togetherness. And just like every loving parent, we understand how you would want only the best for your child. Yet, while you're busy preparing for your baby's arrival with ample nourishment and newborn necessities, one question stands out above others: Have you ensured that you and your baby receive adequate protection during your pregnancy and beyond?

AIA Family First Baby is an all-in-one prenatal insurance and savings plan that provides protection for expectant mothers from as early as 18 weeks into pregnancy and even extends to cover your baby after he is born. This means you'll enjoy greater peace of mind, knowing that financial assistance is at hand should the unexpected happen during pregnancy or after childbirth.

How AIA Family First Baby works

AIA Family First Baby comprises both a regular premium Investment-Linked Policy¹ (ILP) and the AIA Family First Baby Cover rider. Together, they work to deliver comprehensive protection for both you and your child. In addition, the savings aspect of the ILP helps ensure that your child receives a head start in planning towards a financially secure future as soon as he is born.



[^] TPD Benefit and CI Benefit are optional unit deducting riders that can be added on to the basic policy at point of application. (The coverage for TPD is not for whole of life)

Key benefits

For mother

Extra assurance before childbirth and beyond

Inclusive of coverage for
conception through in
vitro fertilisation (IVF)



Just as you want to provide the best you can for your child, we seek to provide for you. AIA Family First Baby covers expectant mothers against the unforeseen for pregnancy complications such as still birth, pre-eclampsia or eclampsia and 6 other conditions (please see Table A), hospitalisation due to pregnancy complications and death. What's more, the plan is the first policy in Singapore that covers conception through IVF.

- Pregnancy Complications Benefit²– S\$5,000
- Hospital Care Benefit for hospitalisation due to Pregnancy Complications²
– S\$100 per day (max 30 days) up to a limit of S\$3,000
- Death Benefit – S\$5,000

In addition, when the policy cover under AIA Family First Baby is transferred from you to your child, you may purchase a new policy with similar cover without any medical underwriting³ within 60 days from transfer of policy cover, allowing you to get protected as you watch your child grow.

For child

The birth of a brighter future

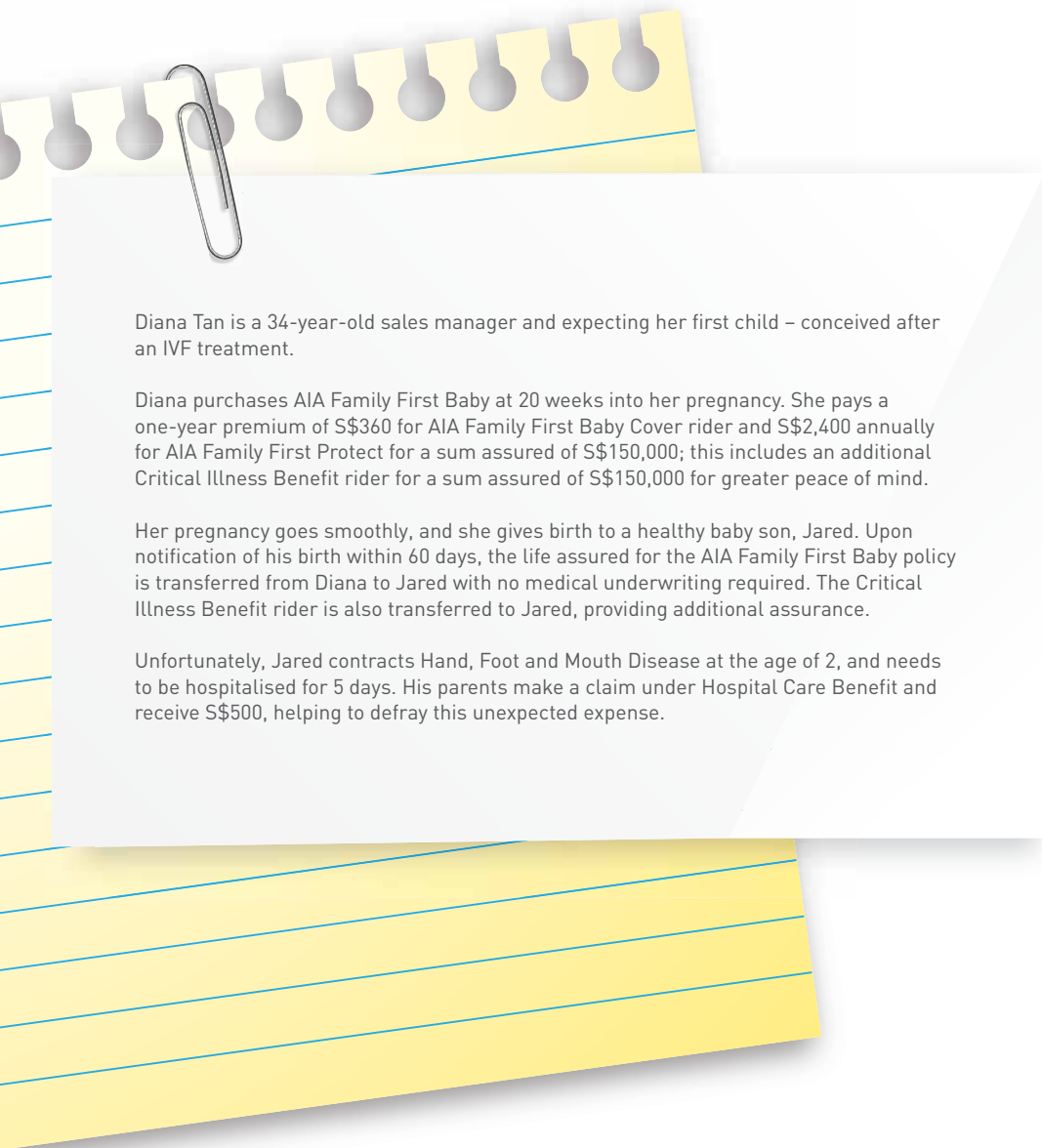


We understand how only the best would suffice for your child. And that's why we're providing your child with an all-in-one protection and savings plan that offers confidence for the future, right when he is born.

- Congenital Illness Benefit for any of the 18 congenital illnesses⁴ in Table B – S\$5,000
- Hospital Care Benefit – S\$100 per day (max 30 days) up to a limit of S\$3,000 for any of the following conditions:
 - Incubation of a newborn child for more than 3 consecutive days immediately following birth;
 - Premature birth requiring care in neonatal Intensive Care Unit (ICU)/High Dependency Unit (HDU);
 - Inpatient hospitalisation due to Hand, Foot and Mouth Disease; or
 - Admission into ICU/HDU

What's more, your child will enjoy guaranteed coverage when the policy cover is transferred to him within 60 days from his date of birth with no medical underwriting required. So he can receive whole of life coverage (up to age 100) as well as savings for his future education.

Example



Diana Tan is a 34-year-old sales manager and expecting her first child – conceived after an IVF treatment.

Diana purchases AIA Family First Baby at 20 weeks into her pregnancy. She pays a one-year premium of S\$360 for AIA Family First Baby Cover rider and S\$2,400 annually for AIA Family First Protect for a sum assured of S\$150,000; this includes an additional Critical Illness Benefit rider for a sum assured of S\$150,000 for greater peace of mind.

Her pregnancy goes smoothly, and she gives birth to a healthy baby son, Jared. Upon notification of his birth within 60 days, the life assured for the AIA Family First Baby policy is transferred from Diana to Jared with no medical underwriting required. The Critical Illness Benefit rider is also transferred to Jared, providing additional assurance.

Unfortunately, Jared contracts Hand, Foot and Mouth Disease at the age of 2, and needs to be hospitalised for 5 days. His parents make a claim under Hospital Care Benefit and receive S\$500, helping to defray this unexpected expense.

Table A — Pregnancy Complications covered

No.	Type of Pregnancy Complications
1	Still Birth (after the 28 th week of gestation)
2	Pre-Eclampsia or Eclampsia (after 20 weeks of pregnancy)
3	Abruptio Placentae (after the 20 th week of gestation)
4	Placenta Increta/Percreta
5	Amniotic Fluid Embolism
6	Fatty Liver of Pregnancy
7	Disseminated Intravascular Coagulation
8	Postpartum Haemorrhage requiring Hysterectomy

Table B — Congenital Illnesses covered

No.	Type of Congenital Illnesses
1	Anal Atresia
2	Congenital Cataract
3	Congenital Deafness
4	Congenital Diaphragmatic Hernia
5	Infantile Hydrocephalus
6	Tetralogy Fallot
7	Transposition of Great Vessel
8	Truncus Arteriosus
9	Atrial Septal Defect
10	Ventricular Septal Defect
11	Down's Syndrome
12	Spina Bifida
13	Absence of Two Limbs
14	Cleft Palate/Cleft Lip
15	Cerebral Palsy
16	Club Foot
17	Congenital Dislocation of Hip
18	Retinopathy of Prematurity

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 Financial Services Consultant for more information. Alternatively, you may visit our website at aia.com.sg or contact our AIA Customer Care Hotline at 1800 248 8000.

Q1. Who can apply for AIA Family First Baby?

You can apply for AIA Family First Baby if you are a female aged between 18 and 45 years and are between 18 and 32 weeks of pregnancy.

Q2. How can I pay my premium(s)?

The one-year premium for AIA Family First Baby Cover rider can only be paid by cash, cheque, credit card, Telegraphic Transfer or GIRO (for subsequent premiums) on the same frequency (e.g. monthly, quarterly, semi-annually or annually) as the regular premium ILP you have chosen.

Q3. I have an existing regular premium ILP. Can I add on AIA Family First Baby Cover rider when I am pregnant?

AIA Family First Baby Cover rider can only be bought together with a new regular premium ILP¹.

Q4. How will this plan complement my other health/hospitalisation insurance plans which cover for a child's congenital abnormalities from birth?

Most health/hospitalisation insurance plans cover congenital illnesses on a reimbursement basis. AIA Family First Baby Cover rider complements such plans as it provides a lump sum benefit when a child is diagnosed with congenital illnesses. Furthermore, the child will enjoy guaranteed protection cover when we receive written notification of the child's birth and the policy is transferred to him within 60 days from his date of birth.

Q5. What conditions are excluded under this plan?

There are certain conditions that are stated as exclusions in this plan, such as pre-existing conditions, abortion, use of unprescribed drugs, carrying 3 or more fetuses in a single pregnancy etc. For more information on exclusions, please refer to your product summary.

Q6. Can I change my mind and cancel the policy after I've purchased it?

Yes. You may cancel the policy 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, subject to adjustment in any change in bid price of the ILP sub-funds chosen on the valuation day immediately following the date we receive your free-look request, without interest and less any medical charges incurred.

The 14-day free-look period will start 7 days from the date we post the policy.

- ¹ AIA Family First Baby may only be purchased with selected AIA regular premium Investment-Linked Policies. Speak with your AIA Financial Services Consultant to find out more.
- ² This benefit will only be paid once provided the pregnancy complication arises in relation to the pregnancy which takes place at the point of application of the policy regardless of the number of pregnancy complications suffered by the mother. Upon payment of a claim, this benefit will automatically terminate.
- ³ The option for the mother to purchase a new investment-linked, whole life or endowment policy offering equivalent or similar cover without requiring further evidence of insurability must be made within 60 days from the date of transfer of the policy cover subject to certain conditions being met.
- ⁴ This benefit will automatically terminate once a claim for Congenital Illness Benefit is paid. This benefit will be paid once while this rider is in force regardless of the number of congenital illnesses suffered by the child.

Important Notes:

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ["AIA"]. All insurance applications are subject to AIA's underwriting and acceptance.

AIA Family First Baby is an Investment-Linked Policy (ILP) consisting of AIA Family First Baby Cover rider and an applicable regular premium ILP offered by AIA, which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

You should seek advice from an AIA Financial Services Consultant and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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 in this brochure is correct as at the time of printing (26 August 2014).

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 and 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\$159 billion as of 31 May 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 saving plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents 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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