

**Making plans for  
a great year ahead?  
We have some  
suggestions.**



**Get off to a great start this Lunar New Year with  
up to 25% discount\* for selected AIA protection plans  
for you and your family. Offer ends 31 March 2012\*.**

To find out more, please speak to your AIA Financial Services Consultant today! Alternatively, you may contact our AIA Customer Care Hotline at 1800 248 8000 or visit [AIA.COM.SG](http://AIA.COM.SG)

1 Robinson Road, AIA Tower, Singapore 048542  
Monday – Friday: 8.45am – 5.30pm AIA Customer Care Hotline: 1800 248 8000

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



**\* Terms and Conditions for Discounted Rates:**

The promotion period for discounted rates is 1 January to 31 March 2012, except AIA Secure Term Plus and AIA Complete Critical Cover for which the promotion period of 12 December 2011 to 31 March 2012 (both dates inclusive) and 1 January to 29 February 2012 (both dates inclusive) respectively, applies.

AIA Complete Critical Cover must be effective by or on 30 April 2012 while AIA Family First Protect, AIA Life Plus and AIA Secure Term Plus must be effective by or on 31 May 2012.

The 25% discount is limited to AIA Complete Critical Cover as well as any and all optional riders purchased with it and plans eligible for the 20% discount are limited to AIA Family First Protect, AIA Life Plus and AIA Secure Term Plus as well as any and all optional riders purchased with such policies ("Eligible Plans").

The 20% or 25% premium discount rates (as applicable) only apply to your first year premiums for annual mode of premium payment. If you choose to pay your premiums monthly, lower rates of premium discounts will apply (i.e. your 3rd and 4th months' premiums in the first policy year will be waived).

This promotion applies to new applications of the Eligible Plans only and does not apply to regular or ad-hoc premium top-ups.

Policies for which the free-look feature has been exercised shall not be eligible for this promotion. For the avoidance of doubt, in such event, only the amount of premium actually paid and received by AIA shall be returned to the policyholder, subject to the terms and conditions of the relevant policy(ies).

**Important Notes:**

These insurance plans are underwritten by American International Assurance Company, Limited (before 1 January 2012) or AIA Singapore Private Limited (Reg. No. 201106386R) (on and after 1 January 2012) (collectively, "AIA"). All insurance applications are subject to AIA's underwriting and acceptance. This 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 relevant policy contracts. You are advised to read the policy contract. 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 (if any) may be less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. This information is correct at the time of printing (1 February 2012).

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