

PROTECTION

AIA LIFE PLUS



**Build a better
foundation for
your family's
protection**



AIA.COM.SG

Build a better foundation for your family's protection

AIA Life Plus helps you to build a better foundation for your family's protection needs.

With AIA Life Plus, you can get whole life coverage for you and your family that has the potential to grow yearly¹. Yet, you do not have to pay more.

Lifetime protection

Your coverage for death and total and permanent disability has the potential to grow every year with annual reversionary bonuses¹. On top of annual reversionary bonuses¹, you may get even more coverage with a terminal bonus².

And it's reassuring to know that you need not pay more for the increase in coverage¹. Premium stays the same³.

With AIA Life Plus, you also get a guaranteed cash value⁴, which accumulates from the end of the third year.

Total and Permanent Disability - you choose how your money should be spent

You will receive the total and permanent disability benefit⁵ in one lump sum if total and permanent disability occurs before you turn 65 years old. This gives you the flexibility to use the money in any way you like best.

The lump sum payment you will receive consists of the insured amount plus any annual reversionary bonuses¹ and terminal bonus².

Extra protection – choose what you want

You can choose from a wide selection of optional benefits to meet your needs. Choose from accident, disability, critical illness, hospitalisation, term, and other riders to add on to your AIA Life Plus plan.

Talk to AIA now for your life protection needs!

Just call your AIA Financial Services Consultant for an AIA Financial Health Check today and find out how AIA Life Plus can help meet your life protection needs. Alternatively, you can call our AIA Customer Care Hotline at 1800 248 8000.

How's your financial health?

Take the **AIA** Financial Health Check today!

- ¹ Annual reversionary bonuses are not guaranteed and are reviewed annually based on AIA's past experience and our view of the investment market. However, bonuses once declared and added to your policy are guaranteed and will not be affected by subsequent years' revisions.
- ² Terminal bonus (if any) will be determined by us and is payable only when your Basic Policy terminates (i.e. in the event of death or total and permanent disability, for policies that are in force for at least 15 years or in the event of surrender for policies that are in force for at least 20 years). Terminal Bonus is a once-only entitlement, which is not guaranteed and may even be zero. It may also be altered or withdrawn at any time by us.
- ³ Premium rates for this policy are guaranteed as long as the required premium is paid before the end of the grace period. Premium rates remaining unchanged is not applicable to optional benefits purchased.
- ⁴ Cash value is the amount payable by the company upon surrender of the policy.
- ⁵ The total and permanent disability benefit is an advance payment of the death benefit.

Important Notes:

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.

This insurance plan is underwritten by AIA Singapore Private Limited (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 this plan are specified in the policy contract.

The information in this brochure is correct at the time of printing (October 2007).



为您的家庭提供
更稳固的保障



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友邦特惠人生保单能协助您为家庭所需的保障，建立更稳固的基础。

投保友邦特惠人生，您和所挚爱的家人都可以享有每年皆具增长潜能的终身保障¹，但却无须多付保费。

终身的保障

因为您所享有的死亡以及全身与终身残疾保障附有常年复归额外红利¹，所以保单每年都有增长的潜能。除了常年复归额外红利之外¹，您还可能获得一笔终期额外²红利的保障。

可以肯定的是，您无须多付任何费用便能增加保障¹。保费维持不变³。

友邦特惠人生也保证您可以获得从保单生效后的第三个年终便开始累积的现金价值⁴。

全身与终生残疾 - 您可以任意选择如何利用自己的保险金

若不幸在65岁以前遭致全身与终生残废，则可以获得一次过的一笔全身与终生残疾废利益⁵。您可以灵活和随心所欲地决定如何利用这笔赔偿金。

您所获得的这笔赔偿金包括保额，外加所累积的任何常年复归额外红利¹和终期额外红利²。

额外保障 - 任您挑选

您可以从范围广泛的选择性利益中，根据自己所需而挑选，附加于您的友邦特惠人生。它包括意外、残疾、严重疾病、住院、定期和其他的额外保险。

现在就向友邦了解如何按您的需求规划终身保障！

请今天就和您的友邦财务顾问联络并进行友邦财务健康检查，以了解友邦特惠人生保单如何帮助您获得所需要的终身保障。您也可以拨打我们顾客服务热线：1800 248 8000。

您的财务健康如何？ 今天就进行友邦财务健康检查！

- 1 常年复归额外红利不具保证，而是每年根据友邦过去的表现和对投资环境的评估加以检讨。所有以往分发的复归额外红利都是保证的而不会在这次的利率修改中受到任何影响。
- 2 公司将决定终期额外红利的数额（若有），且只在您的基本保单终止时才付给您（即保单生效至少十五年后，被保险人遭致死亡或全身与终生残疾，或保单生效至少二十年后退保）。保单只享有一次终期额外红利，且不具保证，甚至可能是零。公司也可能在任何时候更改或收回终期额外红利。
- 3 只要在宽限期之前缴交保费，保单的保费率将获得保证。保费保持不变的保证不适用于其他选择性的保险利益。
- 4 现金价值指退保时公司所付予的款项。
- 5 全身与终生残疾利益是死亡利益的预支。

重要附注：

购买人寿保险保单是一项长期承诺。保单过早断保，一般上牵涉很高的开支，因此，您取回的退保价值可能还少过付出的所有保费。

此保险计划是由友邦新加坡私人有限公司（友邦）（AIA Singapore Private Limited）所承保。所有保险申请须经友邦的承保与接受。

如果在英文版本和中文版本之间有任何不一致，请以英文版本为准。如果有任何疑问，请您参考英文版本。

本宣传手册并非保险合同，本保单的具体条件和条款，请详见保险合同。

本宣传册中的信息的准确性截至印刷时间。