



**THE REAL LIFE
COMPANY**

AIA Singapore

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Media Release

ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD), AUTISM AND DYSLEXIA AMONGST CONDITIONS FINALLY INSURABLE WITH INTRODUCTION OF AIA PRO LIFETIME PROTECTOR AND ITS RIDERS FEATURING MULTIPLE FIRST-IN-MARKET BENEFITS

Revolutionary features address concerns of young families by providing coverage for developmental conditions, highest early critical illness (CI) cover in Singapore, and protection for both parent and child

Singapore, 11 January 2018 – AIA Singapore today launched AIA Pro Lifetime Protector, an all-in-one investment-linked plan (ILP), alongside three distinctive riders, with market-first features specially introduced to satisfy the unmet needs of young families in Singapore.

Facing the risks of pregnancy complications and birth defects as well as the long-term impact of a child's developmental and learning disorders, and managing the high costs of raising a child are amongst their top concerns, findings of the AIA Parenthood and Protection Study 2017¹ revealed.

"We should do everything we can for our children; as much as we love them unconditionally, we're not sure if insurers are willing to insure our child should he/she be born with medical conditions," said Ms Seng Yolk Lam, a mother and an AIA Singapore customer.

Ms Ho Lee Yen, Chief Customer and Marketing Officer of AIA Singapore, said, "AIA Singapore is serious about our commitment to help families in Singapore get adequately covered, and we will not shy away from the challenge of developing innovative insurance plans to address the needs of our community. Raising a child can be a daunting task but it is also one of the greatest joys in life. With AIA Pro Lifetime Protector, we want young families to be on top of their changing needs with lifetime protection and be empowered to live life confidently. Together, we can bridge Singapore's S\$462 billion² protection gap."

¹ AIA Parenthood and Protection Study 2017 was commissioned by AIA Singapore and conducted by YouGov Singapore Pte. Ltd. in 2017.

² LIA_Protection_Gap_Study_2012

http://www.lia.org.sg/system/files/news/2012/08/LIA_Protection_Gap_Study_2012_MediaRelease_3Aug12.pdf



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AIA Pro Lifetime Protector, an affordable way for young families to meet both their protection and investment needs across different stages of life. Key benefits include:

All-round protection		Sound investment	
	<ul style="list-style-type: none"> Flexibility to choose the level of protection that best suits your needs 		<ul style="list-style-type: none"> Get access to cash should the need arise after the 2nd year without charges.
	<ul style="list-style-type: none"> Receive comprehensive coverage for death, disability³ and multi-stage critical illness⁴ from as low as S\$6⁵ a day 		<ul style="list-style-type: none"> Option to reduce your coverage and focus on wealth accumulation in the later years
	<ul style="list-style-type: none"> Guaranteed protection for the first 10 years no matter how your investments perform⁶ 		<ul style="list-style-type: none"> Option to receive regular income to meet your retirement goals
	<ul style="list-style-type: none"> Customise your plan with riders that are designed for you and your loved ones 		<ul style="list-style-type: none"> Simplified investing with the option to receive professional investment guidance from Mercer, our dedicated investment consulting partner and proven expert

Additionally, customers seeking additional coverage for parent and child may also opt for the following riders:

- AIA Child Critical Cover – First and only in Singapore to cover all three developmental conditions; Autism, Dyslexia and Attention Deficit Hyperactivity Disorder (ADHD)**ADHD is the top mental health condition diagnosed amongst 6 to 19 year olds in Singapore⁷ and is believed

³ Coverage for total and permanent disability will end at age 70.
⁴ For the list of covered conditions, please refer to the respective product summaries. The AIA Double Critical Cover rider will terminate upon payment of 200% of the coverage amount.
⁵ Derived from the premium based on a 30-year-old male, non-smoker, who purchases AIA Pro Lifetime Protector with Total Disability Accelerator and Double Critical Cover rider of S\$100,000 coverage amount.
⁶ Your policy and any unit deducting riders will not lapse for the first 10 years regardless of investment performance, as long as all regular premiums are fully paid and no withdrawals have been made.
⁷ I am not naughty, I have...(Jul 12, 2016). The Straits Times. Available at: <http://www.straitstimes.com/singapore/health/i-am-not-naughty-i-have>



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to affect approximately 5% of children in Singapore⁸. An estimated 4% of children here are also believed to be dyslexic, with more than 3,000 diagnosed⁹ in 2016 alone and, one in 150 children in Singapore has autism, a higher rate than the World Health Organisation's global figure of one in 160 children¹⁰. The government is also stepping up efforts to spot developmental delays in children and provide support¹¹.

This rider provides coverage for a child's treatment across an extensive list of 25 child medical conditions until the age of 21. AIA Child Critical Cover rider can also be converted into a lifelong plan, providing the child guaranteed coverage through adulthood.

Treatments for ADHD and dyslexia are not covered by any other life insurers in Singapore at present¹².

- **AIA Double Critical Cover – Providing Singapore's highest early CI coverage of S\$350,000, and the first rider to provide multi-stage coverage of up to 200% which policyholders can claim against multiple times**

The rider's standout 'Power Reset' feature fully restores the critical illness coverage amount to 100% after 12 months have passed from the previous claim, allowing you to make multiple claims for 104 critical illnesses and 5 special conditions, at the early, intermediate and critical stages of up to 200% of your coverage amount.

Providing the highest early CI coverage of S\$350,000, allows policyholders to focus on recovery without worrying about additional medical costs. It also helps the policyholder to cover living expenses in the event of loss of income should he/she be unable to continue working.

- **AIA Baby Protector – AIA was the first insurer in Singapore to insure IVF pregnancies. We have now enhanced our value proposition to fill our customers' evolving needs, by covering for ICI, IUI and ICSI¹³. Importantly customers are not expected to pay more premiums for such pregnancies which are prone to higher risks. It provides Singapore's highest cover for an expectant mother and her unborn child including 10 pregnancy complications and 23 congenital illnesses. Coverage starts from as early as 13 weeks into the pregnancy – from the point of inception for up to three years.**

"When our son, Julius, was admitted into the NICU¹⁴ shortly after birth due to a heart condition, one of our biggest concerns was the costs which would be incurred for his NICU stay and the subsequent medical bills. That was particularly challenging because we'd have much rather focused all our attention on his recovery, and not have to worry about whether you can afford to

⁸ Why French kids have low ADHD rates. *The Asian Parent*. Available at: <https://sg.theasianparent.com/adhd-treatments-secrets-to-low-adhd-rates-in-france/>

⁹ More kids getting help with Dyslexia (Mar 14, 2016). *The Straits Times*. Available at: <http://www.straitstimes.com/singapore/education/more-kids-getting-help-with-dyslexia>

¹⁰ 1 in 150 children in Singapore has autism (Dec 24, 2016). *The Straits Times*. Available at: <http://www.straitstimes.com/singapore/health/1-in-150-children-in-singapore-has-autism>

¹¹ Stepped-up bid to spot developmental delays (Mar 9, 2017). *The Straits Times*. Available at: <http://www.straitstimes.com/singapore/stepped-up-bid-to-spot-developmental-delays>

¹² Information correct as at 11 January 2018.

¹³ ICI stands for intracervical insemination. IUI stands for intrauterine insemination. ICSI stands for intracytoplasmic sperm injection. These are various types of assisted conception treatments available to cater to different cases.

¹⁴ NICU stands for neonatal intensive care unit. It is an intensive care unit specialising in the care of ill or premature newborn infants.



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give him the best treatment possible. Our biggest takeaway from this scare is really about how important it is not just to be insured, but to have both mother and unborn child, protected as early as possible to give you that peace of mind,” shared Ms Sharon Tan Mei Yan, a mother and an AIA Singapore customer.

With more women giving birth at a later age¹⁵ and more couples attempting IVF¹⁶, it is unsurprising that 67% of the study’s respondents seek coverage against pregnancy complications, and 7 in 10 worry that their child will be born with birth defects. 24% of the expectant parents surveyed have attempted IVF.

“IVF treatment is generally safe and the vast majority of babies conceived by IVF are healthy. However, complications may still occur, with IVF pregnancies more likely to experience problems compared to naturally conceived pregnancies. It also appears that risks of cancer are also higher amongst individuals conceived through IVF”, explained Dr Tan Toh Lick, consultant obstetrician and gynaecologist, Thomson Women’s Clinic and Thomson Wellth Clinic Singapore.

This rider is available exclusively through ‘[AIA Mum2Baby](#)’¹⁷, a two-in-one plan comprising [AIA Lifetime Protector](#) and AIA Baby Protector. We are the only insurer that does not impose birth weight restriction for premature babies admitted into the NICU.

Benefits provided include:

Protects mom		Protects baby	
 MUM		 BABY	
Covers from 13 weeks of pregnancy		Covers babies conceived via IVF/IUI/ICI and ICSI	
	For mom:		For baby
	<ul style="list-style-type: none"> Expectant mum gets S\$10,000 coverage against 10 pregnancy complications, death S\$200 daily hospital care benefit due to pregnancy complications (up to 30 days) 		<ul style="list-style-type: none"> Baby gets S\$10,000 coverage against 23 congenital illnesses¹⁸ S\$200 daily hospital care benefit for incubation¹⁹, admission to ICU/HDU and hospitalisation due to Hand, Foot and Mouth Disease (up to 30 days)

¹⁵ More Women in Singapore giving birth in their 40s. The Straits Times (Dec 27, 2016). Available at: <http://www.straitstimes.com/singapore/health/more-women-in-singapore-giving-birth-in-their-40s>

¹⁶ More Singapore couples getting help to conceive. The Straits Times (Mar 22, 2016). Available at: <http://www.straitstimes.com/singapore/health/more-singapore-couples-getting-help-to-conceive>

¹⁷ Please refer to appendix for AIA Mum2Baby example.

¹⁸ This benefit will only be paid once. Once a claim is paid, this benefit will terminate.

¹⁹ Incubation of a new-born baby must be more than 3 consecutive days immediately after birth.



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Additionally, the plans' coverage can be subsequently transferred from mother to child within 60 days of birth, ensuring guaranteed coverage from birth through to adulthood – regardless of the baby's health, and concurrently providing an investment solution that can help grow the child's future education fund.

Ensuring that your baby is covered against critical illnesses even before they are born, the AIA Total Critical Accelerator rider provides parents with assurance that they need not worry about finances, if something unfortunate happens to their little one. After the baby is born, should he/she be diagnosed with a condition or has undergone a surgical procedure for a Major CI that is directly or indirectly due to any congenital defect or condition before age 6, the CI benefit²⁰ is payable²¹. This is a first in market benefit²² which protects the unborn child against critical illnesses. Typically, if babies are born with serious congenital conditions, this would have surface at birth and thus, getting the child insured may not be easy as insurance applications are often rejected, or the insurance cover is often subject to exclusion, or an extra premium is loaded.

The mother can also get insured with another AIA protection plan hassle-free, without underwriting required.

AIA Pro Lifetime Protector is integrated with AIA Vitality, the innovative science-backed wellness programme designed to encourage policyholders to adopt and live healthier, with incentives and rewards for making healthy choices in their everyday lives. With AIA Vitality, policyholders can enjoy free additional coverage of 10% on top of your original coverage amount, known as PowerUp Dollar. Your PowerUp Dollar may change every year²³, so the higher your AIA Vitality status, the more additional coverage you'll receive.

The launch of these breakthrough products further cements AIA Singapore's commitment to bridging the protection gap and investing in the health of Singaporeans. Through deep understanding of the needs, wants and gaps in the market, AIA Singapore provides innovative solutions to help every individual live longer, healthier and better lives, through products such as AIA Triple Critical Cover, and AIA Diabetes Care – the first-in-market critical illness plan for pre-diabetics and type-II diabetics.

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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 a presence in 18 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, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

²⁰ Provided that AIA Total Critical Accelerator rider was bought with AIA Mum2Baby

²¹ Should the baby be diagnosed with a condition or has undergone a surgical procedure for a Major CI that is directly or indirectly due to any congenital defect or condition before age 6, the CI benefit is payable and capped at S\$30,000

²² As at 11 January 2018, this is the first in market benefit that allows an unborn child to secure coverage against critical illness – even if the baby is born with congenital conditions.

²³ PowerUp Dollar may increase or decrease at each policy anniversary depending on the insured's AIA Vitality status.



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The business that is now AIA was first established in Shanghai almost a century 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\$200 billion as of 31 May 2017.

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 30 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").

About AIA Vitality

In 2013, AIA Singapore became the first and only insurer to pay members as they get healthier with the launch of AIA Vitality.

AIA Singapore was also the first market to launch the AIA Vitality programme, a leading full scale wellness programme that works with individuals to make real change to their health. This is done by applying the principles of behavioural science; keeping individuals motivated by adding up the benefits of every healthy choice they make, no matter how small.

AIA Vitality is available to both individual policyholders and corporate clients, focusing on rewarding members for making choices that help them live a healthy life.

More information here: AIAVitality.com.sg

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Appendix: AIA Mum2Baby example