

AIA GLOW OF LIFE

# EMBRACE LIFE WITH A PLAN FOR A WOMAN'S UNIQUE NEEDS


A critical illness plan that caters to the unique protection needs of women.



HEALTHIER, LONGER,  
BETTER LIVES

**Breast cancer makes up 32%  
of cancer cases for women in Singapore.\***

\* Source: 2021, Singapore fact sheets, International Agency for Research on Cancer,  
<https://gco.iarc.fr/today/data/factsheets/populations/702-singapore-fact-sheets.pdf>



As a woman, you juggle your career and family while also having to take care of your unique health needs. That is why AIA Glow of Life is specially designed to cover critical illnesses which afflict women, so you can enjoy the glow of good health.



### **Protection against female-related critical illnesses**

AIA Glow of Life allows you to take charge of your special needs by safeguarding you against female cancers, systemic lupus erythematosus (S.L.E) with lupus nephritis<sup>1</sup> and rheumatoid arthritis<sup>1</sup>. Your life will not be dimmed by financial worries and you can concentrate on getting back to the pink of health.



### **Coverage for age-related conditions and more**

This plan also covers other illnesses such as osteoporosis, urinary incontinence, carcinoma-in-situ of the female organs, and even provides reimbursement for reconstructive surgery due to accidents or burns. We also allow you, if required, to seek a second opinion on cancer. You can be assured your needs are met.



### **Complimentary health screening**

Your first step to enjoying life is the knowledge that you are physically healthy and glowing with good health. That is why we pamper you with a free health check-up<sup>2</sup> once every two years.



### **Policy renewal rewards**

You can enjoy a renewal bonus of 5% of the coverage amount for each policy renewal, up to a maximum of five years.

# Benefits of AIA Glow of Life

Benefit Schedule	% of Coverage Amount
<b>1. Female Dreaded Illness Benefit</b>	
a) Female cancer (Includes cancers pertaining to the female organs including the breast, cervix uteri, uterus, ovary, fallopian tube and vaginal/vulva) b) Systemic lupus erythematosus (S.L.E) with lupus nephritis <sup>1</sup> c) Rheumatoid arthritis <sup>1</sup>	100
<b>2. Female Health Benefit</b>	
a) Osteoporosis b) Urinary incontinence requiring surgical repair c) Carcinoma-in-situ of the female organs d) Reconstructive surgery reimbursement due to accidents or burns	30 5 20 100

# Premium Table

	S\$ (inclusive of 9% GST)					
Benefits / Plan	Standard			Executive		
Coverage Amount	25,000			50,000		
Second opinion on cancer	Yes			Yes		
Health Check-up Programme <sup>2</sup>	Once every two policy years			Once every two policy years		
Age / Premium	Annual	Semi-Annual	Monthly	Annual	Semi-Annual	Monthly
16-25	184.50	95.94	16.06	369.00	191.88	32.10
26-30	217.25	112.97	18.90	434.50	225.94	37.80
31-35	250.50	130.26	21.79	501.00	260.52	43.59
36-40	293.75	152.75	25.56	587.50	305.50	51.10
41-45	347.50	180.70	30.24	695.00	361.40	60.46
46-50	424.50	220.74	36.94	849.00	441.48	73.86
51-55	522.25	271.57	45.44	1,044.50	543.14	90.87
56-59	609.25	316.81	53.01	1,218.50	633.62	106.01

## Notes:

- Premium rates are not guaranteed and are subject to our review.
- Annual policy renewal is not guaranteed.
- Entry age is 16 to 59 years old (age last birthday).

**Terms and Conditions:**

There are certain conditions such as pre-existing conditions whereby no benefits will be payable. Waiting period is applicable for some conditions before the benefits will be payable. You are advised to read the policy contract for details.

<sup>1</sup> Benefits will be payable if the insured is unable to perform at least 2 Activities of Daily Living.

<sup>2</sup> The first health check-up will be available on the 3<sup>rd</sup> policy year.

**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. 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 health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early termination and the new policy may cost more or have fewer benefits at the same cost.

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

The information is correct as at 1 January 2024.

# 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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$276 billion as of 30 June 2023.

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, AIA serves the holders of more than 41 million individual policies and 17 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 codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the (ticker symbol “AAGIY”).

**AIA Singapore Private Limited**

(Reg. No. 201106386R)

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)