

AIA PAY PROTECTOR

# SECURE FIXED PAYOUTS WHEN DISABILITY UNFIXES YOUR INCOME

For just S\$17.83 a month<sup>1</sup>, you can be assured with disability income even for temporary or less severe disabilities and mental illnesses.

**FIRST  
IN MARKET!**

*Payout will not be reduced  
by any earnings or any future  
changes to your income*



HEALTHIER, LONGER,  
BETTER LIVES

# The biggest misconceptions about disability income insurance



It only covers severe disabilities such as paralysis or dismemberment.



I don't need it.  
I don't work in a high-risk environment.



I already have a critical illness, total & permanent disability, or personal accident plan.

2 in 3 working Singapore residents are concerned about losing their job due to illness and/or disability. However, 53% do not have any disability income protection\*.

While an injury or illness may not debilitate you, it can severely impact your career and earnings. With AIA Pay Protector, you can feel more secure about your income till age 65, even when a less severe injury or mental illness causes you to pause or switch your career.

Let's take a look at how its fixed monthly disability income features can complement your other plans to provide added assurance.

\* Source: AIA. 2022. *AIA Disability Income Survey 2022*. Published.

## Benefits at a glance



### Fixed monthly income for up to 5 years

We know it takes time to adjust your plans for the future after an unexpected disruption to your career due to a short-term disability or illness. The fixed monthly income payouts for up to 5 years will help supplement your loss of earnings during this difficult time.



### Certainty of monthly income payouts

You can be assured that we pay the monthly income based on the plan you have chosen—regardless of any future changes to your income, any sources of income received or payouts from other disability income policies.



### Premium is waived during monthly income payouts

You don't have to worry about paying your premiums while you receive your monthly income payouts, or until you recover from the disability, whichever is earlier.



### Choice of five affordable plans

To ensure minimal disruption to your lifestyle and commitments, you can choose the plan that best suits your income needs.



### Affordable premiums that will not increase with time

Premium is based on entry age. You can stay assured and well-protected at an affordable cost. Here are the fixed premium rates<sup>2</sup> for a S\$1,000 coverage amount (monthly income payout):

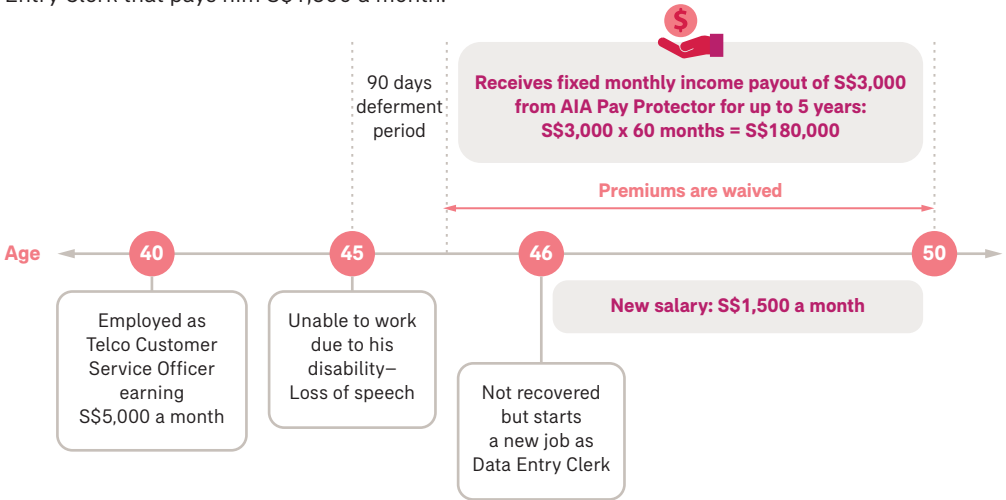
30-year-old male	S\$18/month
30-year-old female	S\$26/month

Note: Premium rates are for non-smoker, occupational class 1 and rounded to the nearest dollar.

# How AIA Pay Protector works

Jeff, 40 years old earns S\$5,000 as a Telco Customer Service Officer who answers queries and resolves issues at a call centre. To protect his livelihood from unexpected illness or injury, he takes up AIA Pay Protector with a monthly income payout of S\$3,000.

At age 45, Jeff suffers a rare viral condition that leads to vocal cord paralysis, causing him to lose his ability of speech and subsequently his job. The following year, he finds a new job as a Data Entry Clerk that pays him S\$1,500 a month.



POWERED BY **AIA Vitality**



AIA Vitality members enjoy up to 15% discount<sup>3</sup> on premiums!

## Better Choice, Better Health

Make the choice towards better health than before with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. Through a wide spectrum of tools and benefits that targets different aspects of your health, AIA Vitality supports you to make positive behavioural changes that improve your overall wellness.

Besides physical health, AIA Vitality also takes care of your financial health with exclusive insurance benefits that you can enjoy on selected AIA plans and riders. Enjoy additional insurance coverage (also known as PowerUp Dollar) or premium discounts on a range of AIA protection and long-term savings plans. The higher your Vitality status, the more you'll have to look forward to—so boost your insurance needs with AIA Vitality today!

## How AIA Vitality works with your plan

Take charge of your financial health with a Vitality-integrated AIA Pay Protector! You can enjoy upfront premium discount on your first year's premiums for the plan. As you get healthier and improve your AIA Vitality status, you will enjoy greater discounts of up to 15%<sup>3</sup>—which means lower costs on your coverage! So, the higher your AIA Vitality status, the more you save!

**Terms and Conditions:**

- <sup>1</sup> Premium is based on a 30-year-old male, non-smoker, occupational class 1 who purchases AIA Pay Protector with a S\$1,000 monthly income payout.
- <sup>2</sup> The fixed premium rate is determined at the age of entry. Premium rates are non-guaranteed and may be adjusted based on future experience of the plan.
- <sup>3</sup> The AIA Vitality premium discount is only applicable to premiums based on a standard life. It is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained and is only eligible for members aged 16 and above. The discount is capped at 15%.

**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 this plan may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You may wish to seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing this policy. Should you choose not to seek advice from an AIA Financial Services Consultant, please consider whether the product is suitable for you, and you take responsibility to ensure that this plan is appropriate to meet your financial needs and insurance objectives. You may wish to terminate the policy according to the free-look provision if you find that the policy is unsuitable after purchasing it, and AIA may recover from you any expense incurred in underwriting the policy.

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 policy termination and the new policy may cost more or have fewer benefits at the same cost.

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