

AIA GUARANTEED PROTECT PLUS (IV)

LET YOUR PROTECTION MULTIPLY ALONGSIDE YOUR JOY

Boost your protection with a plan that optimises your coverage when you need it most.



HEALTHIER, LONGER,
BETTER LIVES

**EXTEND
YOUR SAFETY NET
WITH MULTIPLIED
PROTECTION**



Life's journey is filled with different stages and unique events. As your joy multiplies with the milestones you achieve, so do the commitments and unexpected challenges you face. By ensuring that your protection grows alongside these commitments, you can navigate through life with confidence.

AIA Guaranteed Protect Plus (IV) is designed as a single solution that offers wider coverage for your protection needs. With its unique multiplier feature, it gives you the ability to boost your coverage up to 5 times while ensuring affordability. This plan also provides stable cash value that is accumulated over time.



Benefits suited to your rising protection and savings needs



Long-lasting protection

Safeguard your family's future with coverage for death and total and permanent disability¹ (TPD) for yourself.



Up to 5X boosted coverage

With the flexibility to boost your coverage till your preferred multiplier cut-off age of 65 or 75, you can stay confident with greater protection as you make your way across different life stages.

Here's how it works, assuming a coverage amount of S\$100,000:

Multiplier	Who is it for?	Basic coverage amount	Total boosted coverage [^]
5X	For those with high protection needs, the 5X multiplier coverage will give you much needed financial security with some savings.	S\$100,000	S\$500,000
3X	For those who want to maintain a balance between both protection and savings.		S\$300,000
2X	For those who want to save more while having some level of protection.		S\$200,000

[^]Upon reaching the preferred multiplier cut-off age of 65 or 75, the coverage amount will be reduced to S\$100,000.



Pay premiums for a limited time only

Have more control over your long-term finances with premium payments over your choice of 15, 20 or 25 years. Upon completion of premium payments, you will continue to enjoy the benefits¹ in the plan.



Guaranteed financial security

Enjoy accumulated cash value and potential bonuses² over time with your plan.

Benefits that you may activate during certain events



Defer payment³ of premium

Have the option to defer premium payment for 12 consecutive months if you're involuntarily retrenched, ensuring the continuity of your plan.



Encash for payouts⁴

Have the flexibility to utilise 50% or 100% of your coverage amount for its cash value and receive annual cash payouts for 10 years to supplement your retirement income.



Flexibility for more coverage

Upon reaching a major milestone in life such as marriage or the birth of your little one, you have the option⁵ to purchase another whole life or endowment policy with no further medical questions asked!

Enhance your protection with critical illness coverage⁶

	Covers 73 major stage critical illnesses	Covers 150 multi-stage critical illnesses and 15 special conditions ⁷ such as osteoporosis and diabetic complications
Enjoy the same boosted coverage in your basic plan	Critical Protector Life (IV)	Early Critical Protector Life (IV)
	Plus, choose to waive future premiums with:	
	<u>Critical Protector Waiver of Premium (II)</u> Upon diagnosis of any of the covered 72 major stage critical illnesses	<u>Early Critical Protector Waiver of Premium (II)</u> Upon diagnosis of any of the covered 149 multi-stage critical illnesses

What's more, with **Early Critical Protector Payor (II)**, future premiums of your child's AIA Guaranteed Protect Plus (IV) plan and eligible riders (if any) will be waived up to his/her 25th birthday should you be diagnosed with any of the 149 multi-stage critical illnesses, total and permanent disability, or upon your passing.

THE HIGHER YOUR AIA VITALITY STATUS, THE MORE REWARDS YOU ENJOY

Level up your health and rewards with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. You can integrate AIA Guaranteed Protect Plus (IV) with AIA Vitality to enjoy exclusive insurance benefits!





BIGGER INSURANCE COVERAGE

Get up to 37.5%⁸ free additional insurance coverage (also known as PowerUp Dollar⁹)

How PowerUp Dollar works with AIA Guaranteed Protect Plus (IV) in the first year:

GPP (IV) Multiplier	2X	3X	5X
Base PowerUp Dollar ⁹ (additional insurance coverage based on GPP (IV) basic coverage amount)	10%	15%	25%

From the second year onwards, your PowerUp Dollar⁹ may increase, decrease, or remain the same depending on your AIA Vitality status at 45 days before your policy anniversary.

You can earn up to 150% of your base PowerUp Dollar. So let's get active on AIA Vitality as the higher your AIA Vitality status, the more PowerUp Dollar⁹ you'll receive, for extra coverage at no cost!

For full details, refer to aiavitality.com.sg



BIGGER PREMIUM DISCOUNTS

Get up to 15% discount⁸ on premiums for selected riders as you boost your AIA Vitality status



Protection to match your commitments



Thomas Lim is a 35-year-old business consultant (non-smoker) who is married with a newborn daughter. His main priorities are taking care of his family and health.

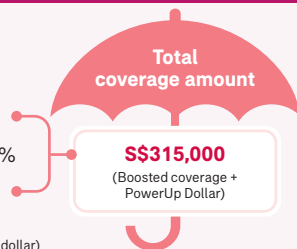
Thomas takes up AIA Guaranteed Protect Plus (IV) with a basic coverage amount of S\$150,000 and chooses a 2X multiplier that instantly boosts his coverage to S\$300,000 up to age 75. He also integrates his plan with AIA Vitality, which adds an additional S\$15,000 to his coverage amount (10% PowerUp Dollar).

For S\$218/month, Thomas may add on the Early Critical Protector Life (IV) rider to enjoy the same coverage for 150 multi-stage critical illnesses and 15 special conditions.

Age 35



Basic coverage amount	: S\$150,000
Boosted coverage amount (2X multiplier)	= S\$300,000
Year 0 Base PowerUp Dollar (10%)	= S\$150,000 x 10% = S\$15,000 ✓
Premium	: S\$325 monthly (rounded to the nearest dollar)
Payment term	: 25 years



Age 36 - 39

Year	AIA Vitality status	PowerUp Dollar % based on AIA Vitality status	Yearly PowerUp Dollar amount (S\$)	Calculation (S\$)
0 (Age 35)	—	—	15,000 ✓	<Base PowerUp Dollar> 15,000 = 150,000 x 10%
1 (Age 36)	Gold	0%	15,000 ✓	15,000 = (0% x 15,000) + 15,000
2 (Age 37)	Platinum	5%	15,750 ✓	15,750 = (5% X 15,000) + 15,000
3 (Age 38)	Platinum	5%	16,500 ✓	16,500 = (5% x 15,000) + 15,750
4 (Age 39)	Platinum	5%	17,250 ✓	17,250 = (5% x 15,000) + 16,500

Note: Yearly PowerUp Dollar amount is calculated using this formula:
(PowerUp Dollar % based on AIA Vitality status x Base PowerUp Dollar)
+ Previous year's PowerUp Dollar amount

Age 50



Unfortunately, Thomas is retrenched. He chooses to exercise the Premium Pass Option to defer premium payments for 12 months to ensure his plan will not be disrupted.



He continues to maintain Vitality Platinum status from age 40 to hit the PowerUp Dollar cap of additional S\$22,500 coverage.

▶ Age 60



Premium payment ends.



Total premiums paid: **\$S97,485**
(rounded to the nearest dollar)



Thomas maintains his Vitality Gold/Platinum status all the way from age 50, and continues to enjoy additional \$S22,500 coverage from PowerUp Dollar.

▶ Age 70



TPD coverage ends at age 70.

▶ Age 75



The 2X multiplier ends. Thomas' coverage amount is reduced to **\$S150,000** and his total death benefit is **\$S283,370**.[#] Both the total death benefit and cash value of the plan will continue to grow till age 100.



As Thomas has maintained his Vitality Gold status till age 75, his additional coverage of \$S22,500 is locked in.



Thomas utilises the Income Drawdown Facility benefit

If he chooses to utilise 50% of the coverage amount, the coverage amount will be reduced by \$S7,500 yearly and he may receive a total cash payout of **\$S92,516**^{*} over the next 10 years.

The plan will mature at age 100, and he could potentially receive a maturity benefit of **\$S190,854**.^{**}

Thomas does not utilise the Income Drawdown Facility benefit

He will be protected with a guaranteed coverage amount of **\$S150,000** until age 100.

The plan will mature at age 100, and he could potentially receive a maturity benefit of **\$S381,708**.[^]

Note: Diagram is not drawn to scale and is for illustration purposes only. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance is not necessarily indicative of the future performance of the participating fund. The coverage amount shown in the table above does not include the additional \$S22,500 coverage he enjoys from his AIA Vitality PowerUp Dollar. [#]The total death benefit of \$S283,370 is calculated based on 4.25% p.a. illustrated investment rate of return at age 76; if the illustrated investment rate of return is 3.00% p.a., the total death benefit would be \$S206,549. The death benefit excludes the additional coverage from PowerUp Dollar. ^{*}The total cash payout of \$S92,516 is calculated based on 4.25% p.a. illustrated investment rate of return for drawdown starting after age 75; if the illustrated investment rate of return is 3.00% p.a., the total cash payout would be \$S58,536. ^{**}Calculated based on the illustrated investment rate of return of 4.25% p.a. If the illustrated investment rate of return is 3.00% p.a., Thomas could potentially receive a maturity benefit of \$S122,286. [^]Calculated based on the illustrated investment rate of return of 4.25% p.a. If the illustrated investment rate of return is 3.00% p.a., Thomas could potentially receive a maturity benefit of \$S244,573.

Terms & Conditions:

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable. You are advised to read the relevant product summary and policy contracts for details.

- ¹ The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- ² Bonuses are non-guaranteed and will depend on the experience of AIA's participating fund. However, the annual bonuses will form part of the guaranteed benefits once declared and credited to your policy.
- ³ This refers to Premium Pass Option, which can only be exercised once after the 3rd policy year in the event of Involuntary Retrenchment, provided that the policy is in force and premiums have been fully paid for the first three years.
- ⁴ This refers to Income Drawdown Facility, which can only be utilised once after the multiplier cut-off age of 65/75 or end of premium term (whichever is later) before age 85.
- ⁵ This benefit can only be exercised once and will cease at age 55. All existing exclusions will apply.
- ⁶ Refer to the respective Early Critical Protector Life (IV), Critical Protector Life (IV), Critical Protector Waiver of Premium (II), and Early Critical Protector Waiver of Premium (II) product summaries for the list of covered critical illnesses, special conditions, and other details including definitions and applicable exclusions.
- ⁷ Coverage for Special Conditions (1 claim per condition only, up to total 5 claims per policy) will cease at age 85. The payout is either an additional 20% of basic coverage amount or S\$25,000, whichever is lower.
- ⁸ PowerUp Dollar and premium discount may increase or decrease depending on the insured's AIA Vitality status as at 45 days before each policy anniversary. Premium discount on eligible riders is only applicable to premiums based on a standard life; it is not applicable to any extra premiums due to loading, and the discount applicable from the second policy year onwards will depend on your AIA Vitality status attained and shall be capped at 15%. PowerUp Dollar on base coverage from the second policy year onwards will depend on your AIA Vitality status attained and shall be capped at 150% of base PowerUp Dollar.
- ⁹ The PowerUp Dollar will change at each policy anniversary depending on the AIA Vitality status. The PowerUp Dollar becomes guaranteed for the rest of the policy duration, upon the later of the following: (a) GPP (IV) multiplier cut-off age; or (b) 15 years from the commencement of the policy.

The PowerUp Dollar is paid out upon the earliest occurrence of the following: (a) upon the death of the insured; or (b) upon payment of any benefits that fully accelerate the death benefit (TPD or CI).

Important Notes:

These insurance plans are 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 these plans, including exclusions whereby the benefits under these plans may not be paid out, are specified in the policy contracts. You are advised to read the policy contracts.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. You should consider carefully before terminating the policy or switching to a new one as there may be disadvantages in doing so. The new policy may cost more or have fewer benefits at the same cost. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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 15 June 2023.

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.

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\$303 billion as of 31 December 2022.

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 over 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 code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

AIA Singapore Private Limited
(Reg. No. 201106386R)

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