

AIA SECURE FLEXI TERM

# COLOUR LIFE WITH A FLEXIBLE AND AFFORDABLE PLAN THAT LASTS A LIFETIME

Draw up a protection plan just right for your needs with  
affordable options that safeguard your loved ones' future.



HEALTHIER, LONGER,  
BETTER LIVES

Singaporeans are one of the  
**longest living nationalities**  
in the world.\*





But unfortunately, we also spend quite a number of years in ill health.

Which is why it's so important to have a plan that protects you and your loved ones against life's unexpected events.

**AIA Secure Flexi Term** is designed to do just that. It offers high coverage at affordable premiums along with a wide range of protection options to suit your needs.

Let us help secure your family's future so you can live out a life full of colour.

\* Source: Singaporeans have world's longest life expectancy at 84.8 years, The Straits Times, 20 June 2019.

# Why choose AIA Secure Flexi Term?



## High coverage at affordable premiums

Getting life protection coverage doesn't always have to cost you a fortune. With premiums as low as S\$1.36 a day for S\$1 million coverage<sup>1</sup>, AIA Secure Flexi Term offers protection against death, terminal illness, and terminal cancer.<sup>2</sup>

**1st**  
in market

**Terminal Cancer Benefit** provides an extra safety net of protection that pays out the coverage amount<sup>2</sup> when diagnosed with an end-stage cancer condition.



## Guaranteed premiums

We've ensured that your premiums (based on the age when you first sign up) stay the same throughout the policy period<sup>3</sup>, so you can enjoy the confidence to work out a financial plan for the future with ease.



## Protection that lasts a lifetime

As our life expectancy increases, getting life insurance coverage that lasts longer becomes even more important. AIA Secure Flexi Term lets you safeguard your protection with two types of coverage options:

### Renewable term option

- Choice of coverage for 5, 10, 20, or 30 years
- Guaranteed renewal up to age 101 regardless of health condition

### Level term option

- Choice of coverage up to age 65 or 75
- Premiums stay the same throughout the coverage term



## Made flexible to suit your needs

If your needs change along the way, this plan gives you the flexibility to convert<sup>4</sup> to an AIA endowment, investment-linked, or whole life plan before age 70 with no further medical underwriting required.



### Enhance your protection with riders

Customise how comprehensive you want your coverage to be with these optional riders:

- Stay protected against 43 major critical illnesses with Critical Cover rider. Plus, extend your coverage with Early Critical Cover rider to add on protection for 32 early and 29 intermediate critical illnesses, as well as 5 special conditions.<sup>5</sup>
- Get extra assurance with Total & Permanent Disability rider in the event of disability.
- Waive future premiums with a selection of Premium Waiver riders should critical illness or disability happen.

POWERED BY **AIA Vitality**



### 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 target 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 Secure Flexi Term plan! You can enjoy upfront premium discount on your first year premium for the plan and eligible riders. As you get healthier and improve your AIA Vitality status, you will enjoy greater discounts of up to 15%<sup>6</sup> – which means coverage for you at lower costs! So the higher your AIA Vitality status, the more you save!

# Secure your future with every shade of protection

## Children

We understand that your children mean the world to you. That is why we've designed AIA Secure Flexi Term to give them a head start in life.

- A gift for your newborn with coverage that lasts a lifetime
- Additional Critical Cover rider<sup>7</sup> for that extra security
- Future-proof your child's evolving needs with the flexibility to convert<sup>4</sup> to an endowment, investment-linked, or whole life plan

## 20s to 30s

Getting life protection coverage isn't as expensive as you think, even as you juggle huge responsibilities and tight budgets.

- Choose to build your coverage with either the renewable term or level term option
- Plan easily for the future with premiums that stay the same throughout the policy period<sup>3</sup>
- Flexibility to convert<sup>4</sup> to an endowment, investment-linked, or whole life plan before age 70 regardless of health condition

## 40s to 50s

As your responsibilities increase with growing kids and ageing parents, AIA Secure Flexi Term can give your life protection coverage an added boost, affordably.

- Protects you up to age 101 depending on which coverage option you choose
- Supplements your existing insurance cover as a more economical option than getting a new whole life plan

## 60s to 70s

While you enjoy your retirement years, you can also leave a lasting legacy for the next generation.

- Guarantees renewal up to age 101 regardless of your health (applicable for renewable term plans only)
- Affordable way to leave a legacy while enjoying high coverage at a lower premium outlay

## A safety net for your family

May (age 25, non-smoker) just started her working life after graduating from university. Despite a limited budget, she wants a plan that can give her family high financial protection in case she passes away unexpectedly. May decides to purchase an AIA Secure Flexi Term plan with 10 years renewable term and Critical Cover rider for greater assurance.

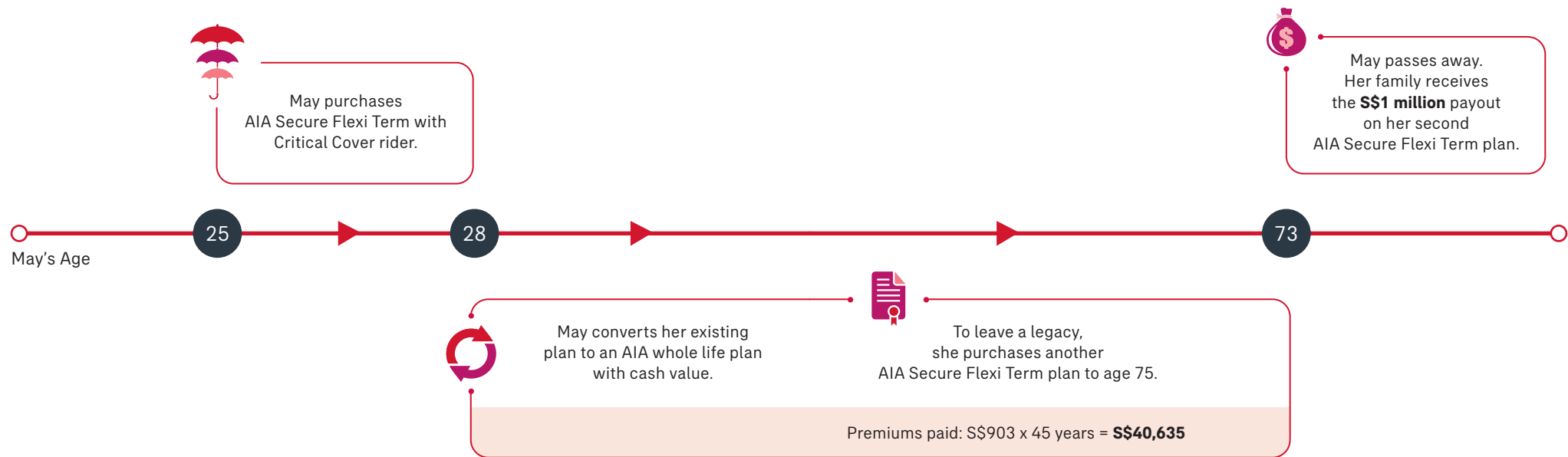
For a coverage of S\$500,000, May only needs to pay a premium of S\$49.18 monthly for 10 years. With the guaranteed renewal feature, her plan will be automatically renewed at every 10-year interval up to age 101.

## A lasting legacy for your children

At age 28, May gets married and is planning to have children. With more disposable income now, she chooses to convert her existing AIA Secure Flexi Term into an AIA whole life plan that can accumulate cash value, with no medical underwriting required.

To leave a lasting legacy for her family, May purchases another AIA Secure Flexi Term with S\$1 million coverage to age 75. She pays a fixed premium of S\$903 annually.

Unfortunately, May passes away at the age of 73 and her family receives her legacy of S\$1 million.



Note: The diagram and figures used are for illustration purposes only.



**General Notes:**

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

- <sup>1</sup> Premium amount is illustrated based on a 25 year old, male, non-smoker, who bought a basic plan with 30 years policy term. The daily premium is calculated based on the annual premium divided by the total number of days in a year.
- <sup>2</sup> The policy will terminate once the full 100% coverage amount of AIA Secure Flexi Term basic policy is paid out upon death, terminal illness, or terminal cancer.
- <sup>3</sup> For renewable term plans, the policy period refers to the original policy term. If the policy is renewed for the same coverage amount at the end of the original policy term, the renewal premium is not guaranteed and will be calculated based on the age at the time of renewal.
- <sup>4</sup> The plan can be converted to a whole life, endowment, or investment-linked plan offering equivalent or similar coverage (which we make available for conversion from time to time at our absolute discretion), without further medical underwriting up to the current insured amount, provided that all conditions for conversion are met. Conversion Privilege is only applicable for AIA Secure Flexi Term basic policy, Total and Permanent Disability Rider, and Critical Cover Rider. Please note that Early Critical Cover rider does not provide any Conversion Privilege. Please refer to the policy contract for the full terms and conditions.
- <sup>5</sup> The Early Critical Cover rider pays 100% of coverage amount upon diagnosis of any covered early or intermediate critical illnesses, less any amounts owing to us under the policy. A payout will reduce the coverage amount of both Critical Cover Rider and the AIA Secure Flexi Term basic policy. Only 1 claim is applicable per Special Condition, and the payout is 20% of coverage amount, up to a maximum of S\$25,000.
- <sup>6</sup> 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. The discount is capped at 15%.
- <sup>7</sup> Critical Cover rider is compulsory for juveniles aged 0 to 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 your policy may not be paid out, are specified in the policy contract. You are advised to read the policy contract. You are recommended to read the product summary and seek advice from an AIA Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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.

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 April 2021.

# 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 Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, 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\$326 billion as of 31 December 2020.

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 38 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”).

**AIA Singapore Private Limited**

(Reg. No. 201106386R)

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