Terms & Conditions

1. The AIA Power Your Future Promotion 2026 ("**Promotion**") by AIA Singapore Private Limited (UEN: 201106386R) ("**AIA**") shall run from 2 October 2026 to 30 November 2026 (both dates inclusive) ("**Promotion Period**").

2. The Promotion shall be governed by the terms and conditions set out herein ("**T&Cs**") and by such terms as AIA may impose from time to time. Participation in the Promotion constitutes acceptance of the T&Cs in their entirety.

Promotion

3. Subject to these T&Cs, an Eligible Customer who purchases an Eligible Plan (as defined in the first column of the table in Paragraph 4 below) during the Promotion Period may be eligible to receive the corresponding benefit as set out in the table, namely:
   (i) a discount on the premium(s) of the Eligible Plan ("**Discount**"); **or**
   (ii) an additional welcome bonus, in the form of an additional unit allocation, on top of the default Welcome Bonus provided under the product specifications ("**Additional Welcome Bonus**").

4. For avoidance of doubt, in addition to the Discount and the Additional Welcome Bonus, the usual Vitality insurance benefits as set out in the third column of the table below, may also be applied to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Please visit www.aia.com.sg/vitalityinsurancebenefits for more information on AIA Vitality.

Eligible Plan	Promotion	AIA Vitality Benefits
AIA Protect 3	10% discount on First Year's Premium#	Vitality Coin Boost
AIA Absolute Critical Cover	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Beyond Critical Care	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Secure Flexi Term	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Ultimate Critical Cover	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Diabetes Care	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Pay Protector	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Premier Disability Cover	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Prime Critical Cover	10% discount on First Year's Premium#	10% Vitality Premium Discount*
AIA Guaranteed Protect Plus (IV)^	10% discount on First Year's Premium#	PowerUp Dollar
AIA Pro Lifetime Protector (II)^	5% discount on First Year's Premium#	PowerUp Dollar
AIA Platinum Wealth Elite 2.0^^ – Regular Premium (SGD/USD) – SA ≥$600,000	10% discount on First Year's Premium#	Vitality Fund Boost
AIA Platinum Wealth Elite 2.0^^ – Single Premium (SGD/USD) – SA ≥$600,000	1.5% discount on Single Premium##	Vitality Fund Boost
AIA Elite Secure Income – Regular Premium (SGD/USD)	10% discount on First Year's Premium#	Not applicable

AIA Elite Secure Income – Single Premium (SGD/USD)	1.5% discount on Single Premium[##]	Not applicable
AIA Platinum Wealth Venture 3.0[^^^] – 2-Year Premium Term – ANP ≥$150,000	Equivalent of 4% of First Year's Premium in the form of Additional Welcome Bonus	Not applicable
AIA Platinum Wealth Venture 3.0[^^^] – 5-Year Premium Term – ANP $48,000 to $59,999.99	Equivalent of 5% of First Year's Premium in the form of Additional Welcome Bonus	Not applicable
AIA Platinum Wealth Venture 3.0[^^^] – 5-Year Premium Term – ANP ≥$60,000	Equivalent of 10% of First Year's Premium in the form of Additional Welcome Bonus	Not applicable

[#]First Year's Premium means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of an Eligible Plan (whether paid in one lump sum in the first policy year as a single premium plan, or in regular instalments over the first policy year as a regular premium plan). The calculation of gross premium payable shall include the amount(s) paid for additional coverage as set out in any supplementary agreement(s) that is attached to the basic policy and which bears the same policy number, the extra premiums payable because of substandard loadings (if applicable), and any applicable goods and services tax paid for such policy. No aggregation of premiums among two or more policies will be allowed.

[##]Single Premium means the total amount of gross premium payment due and payable on an Eligible Plan paid in one lump sum in the first policy year. The calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. The Single Premium calculation includes the goods and services tax paid for such policy and the extra premiums payable as a result of substandard loadings. No aggregation of premiums among two or more policies will be allowed. Applicant must select "single premium" as premium payment frequency when making the Application.

*Vitality Premium Discount is calculated based on the First Year's Premium less any extra premiums payable (and tax on such extra premiums) due to substandard loadings (where applicable).

[^]Premiums payable for the AIA Mum2Baby Protect rider shall be included in the calculation of discounts for the AIA Guaranteed Protect Plus (IV) and Pro Lifetime Protector (II) plans.

[^^]To receive the Discount for AIA Platinum Wealth Elite 2.0, the minimum Sum Assured ("SA") set out in the table above must be met.

[^^^]To receive the Additional Welcome Bonus for AIA Platinum Wealth Venture 3.0, the minimum annualised premium ("ANP") set out in the table above must be met.

5. The Power Your Future Promotion shall also be subject to the following conditions:
   (i) the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
   (ii) the Application is dated, signed and submitted to AIA during the Power Your Future Promotion Period;
   (iii) the Application must not be in relation to any of the Eligible Customer's existing plan(s) (such as, but not limited to, a top-up, a variation of coverage, an addition of rider or endorsement or a change of plan);
   (iv) the Application is not a re-submission of a previously withdrawn application;
   (v) the Eligible Plan incepts with the first premium fully paid on or before 31 December 2026;
   (vi) there is no cancellation of the Eligible Plan during the free-look period;
   (vii) the Eligible Plan remains in force for at least 12 months from its inception date; and

(viii) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.

6. The Discount and Additional Welcome Bonus in this Power Your Future Promotion are applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Power Your Future Promotion and may receive multiple benefits, subject to these T&Cs.

7. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s) and benefits under this Power Your Future Promotion) without interest and less all medical expenses incurred in considering the Application, provided that no claim has been made and no deductions/set offs are applicable.

General Terms

8. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA's request pay AIA the full amount of any discount(s), additional unit allocation(s), voucher(s) or Vitality coins given to the Eligible Customers under this Promotion or such other benefits as may be applicable under this Promotion ("**Benefits**"), if he/she may no longer be eligible to receive or retain such Benefits. The Eligible Customer further consents and authorises AIA to recover/claw back the value or amount of the Benefits and/or set off/deduct such value or amount against any sums that may be due and payable by AIA under the relevant plan or rider, at AIA's discretion.

9. AIA reserves the right in its sole and absolute discretion to replace the Benefits with items of similar value.

10. A person is deemed to have accepted and agreed to the relevant terms and conditions (including, in particular, the voucher-issuing merchant's terms of use (as may be applicable), which may be amended from time to time) if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such voucher. Any unused balance of a voucher will not be refunded. Expired vouchers will not be replaced. Vouchers are non-transferable, non-replaceable and may not be exchanged for another item or refunded for cash, credit or any other item in whole or in part.

11. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.

12. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.

13. AIA's decision on all matters relating to this Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.

14. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.

15. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Promotion or any person, vary, modify and/or amend these T&Cs.

Last Revision Date: 12 October 2026

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