



Receive an extra payout for special condition

Because we know how other health problems could crop up as a result of elevated blood sugar levels over the long term, we'll give you a 20% payout of your coverage² amount upon limb amputation³ as a result of a diabetes-related complication, ensuring you'll have the support you need to adjust your lifestyle.



Add-on protection with Cancer Cover

For extra peace of mind, bolster your plan with an optional Cancer Cover. Upon a diagnosis of early or intermediate stage cancer, you will receive a 20% payout of your coverage amount⁴. If diagnosed with major cancer, you will get a further 100% of your coverage amount. This is in addition to the coverage from the main plan.



Be empowered to live healthier with **AIA Vitality**


Many chronic diseases affecting Singaporeans today are caused by unhealthy lifestyle choices and a lack of early detection. To help you live a better lifestyle, our innovative wellness programme, AIA Vitality, rewards you for each healthy choice you make, however small.

AIA Vitality members enjoy up to 15% discount⁵ on future premiums


And because we recognise the importance of managing your condition, the AIA Vitality programme equips you with tools and benefits that enable you to improve your diet with Vitality Nutrition Assessment and even check your progress with exclusive health screening packages. Best of all, you'll get rewarded with AIA Vitality points, every step of the way.


As you get healthier, your AIA Vitality status will improve and you'll get to enjoy up to 15% discount⁵ on your future premiums depending on your AIA Vitality status. Start making positive changes to your lifestyle and diet today!


Did you know


a **1%** 
drop in your HBA1C levels reduces your risk of these complications by

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43%

Amputation

12%

Stroke

37%

Microvascular Complications

16%

Heart Failure

Source: BMJ 2000;321:405, Association of glycaemia with macrovascular and microvascular complications of type 2 diabetes (UKPDS 35): prospective observational study, <http://www.bmj.com/content/321/7258/405>

General Note:

There are certain conditions whereby no benefits will be payable. Waiting period and survival period are applicable before the benefits will be payable. You are advised to read the relevant policy contracts for details.

- ¹ To be eligible for coverage, the insured must be a non-smoker, whose diabetic condition was diagnosed after age 25, with no pre-existing diabetes-related complications.
- ² Payable only once and provided there is no payout made for the critical illness benefit.
- ³ 20% of coverage amount is payable upon amputation of a foot or hand at/or above the ankle or wrist, to treat gangrene that has occurred due to a diabetes-related complication.
- ⁴ Payable only once and provided there is no payout made for major cancer.
- ⁵ Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%.

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 your policy 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.

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 3 April 2019.

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 Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai almost a century ago in 1919. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$221 billion as of 30 June 2018.

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-Pacific, AIA serves the holders of 32 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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