

PROTECTION

AIA GLOW OF LIFE

Because a woman's
needs are special



AIA Glow of Life is a critical illnesses plan catering to the protection needs of women.

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

Over the last 40 years,
the incidence of breast cancer
has increased more than

2.5 times

- from 24.6 to 65.3 per 100,000 women.*

* Source: Based on Age-standardised incidence rate, Singapore Cancer Registry, Annual Registry Report 2015. Published on 19 June 2017.

Life is full of vitality, thrilling opportunities and new discoveries.

But life is also brimming with surprises, sometimes not always pleasant. Fortunately we can be prepared.

As a woman, you perform multiple roles; juggling between work and your family. Yet you also want to take care of your well-being. We fully understand that a woman's needs are special. This is why we have specially designed AIA Glow of Life, a critical illnesses plan for the protection needs of women, catering to women who want to take responsibility of their health and well-being. A unique health plan that's specially tailored to cover illnesses which afflict women.

Take charge and be prepared

AIA Glow of Life allows you to take charge of your special needs by protecting you against female-related critical illnesses such as female cancers, systemic lupus erythematosus (S.L.E) with lupus nephritis¹ and rheumatoid arthritis. Your life will not be dimmed by financial worries and you can concentrate on getting back to the pink of health.

The meaning of wholesome coverage

This plan also covers other illnesses such as osteoporosis, urinary incontinence, carcinoma-in-situ of the female organs, and even provides reimbursement for reconstructive surgery due to accidents or burns. We also allow you, if required, to seek a second opinion on cancer. You can be assured your needs are met.

Glowing with radiant health

Your first step to enjoying life is the knowledge that you are physically healthy and glowing with good health. That's why we pamper you with a free health check-up once every two years.

Rewards aglow

You can enjoy a renewal bonus of 5% of the principal sum for each policy renewal, up to a maximum of five years.

Benefits of AIA Glow of Life

Benefit Schedule	% of Principal Sum
1. Female Dreaded Illness Benefit	
a) Female cancer (Includes cancers pertaining to the female organs including the breast, cervix uteri, uterus, ovary, fallopian tube and vaginal/vulva) b) Systemic lupus erythematosus (S.L.E) with lupus nephritis ¹ c) Rheumatoid arthritis ¹	100
2. Female Health Benefit	
a) Osteoporosis b) Urinary incontinence requiring surgical repair c) Carcinoma-in-situ of the female organs d) Reconstructive surgery reimbursement due to accidents or burns	30 5 20 100

Premium Table

	S\$ (inclusive of 7% GST)					
Benefits / Plan	Standard			Executive		
Principal sum	25,000			50,000		
Second opinion on cancer	Yes			Yes		
Health Check-up Program	Once every two policy years			Once every two policy years		
Age / Premium	Annual	Semi-Annual	Monthly	Annual	Semi-Annual	Monthly
16-25	181.50	94.38	15.80	363.00	188.76	31.58
26-30	213.75	111.15	18.60	427.50	222.30	37.19
31-35	246.00	127.92	21.41	492.00	255.84	42.80
36-40	288.75	150.15	25.12	577.50	300.30	50.24
41-45	342.00	177.84	29.75	684.00	355.68	59.51
46-50	417.00	216.84	36.28	834.00	433.68	72.56
51-55	513.25	266.89	44.66	1,026.50	533.78	89.31
56-59	598.75	311.35	52.10	1,197.50	622.70	104.18

Note:

- Premium rates are not guaranteed and are subject to our review.
- Annual policy renewal is not guaranteed.
- Entry age is 16 to 59 years old (age next birthday).

General Notes:

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

¹ Benefits will be payable if the insured is unable to perform at least 2 Activities of Daily Living.

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.

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 termination and 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
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