

PROTECTION

AIA WOMAN OF WISDOM



AIA Woman of Wisdom is designed to cater to the protection needs of today's women

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THE REAL LIFE
COMPANY

It doesn't matter if you are single or married, or whether your priorities lie in building a career or a family - or both. What matters, as any wise woman will tell you, is that you've got a plan. Not just a plan to help you achieve the successes you want in the various facets of life, but one that will also help you face unforeseen demands.

AIA Woman of Wisdom is a comprehensive critical illness plan that caters to the protection needs of women. It provides you with financial security and helps to defray some medical costs should a health condition or critical illness strike you. No one wants to imagine the possibility of trying times ahead. But with AIA Woman of Wisdom, you can celebrate womanhood and live life to the fullest with confidence.

Benefits of AIA Woman of Wisdom

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4
Benefits	S\$			
Principal Sum	25,000	50,000	75,000	100,000
Death Benefit	10,000	10,000	10,000	10,000
Daily Hospital Care Benefit Pays up to 180 days if you are hospitalised due to illnesses covered under the Female Dread Illness, Female Health or Critical Illness Benefit	200	200	200	200
Monthly Maintenance Income Benefit¹ Pays up to 12 months if you are unable to work due to illnesses covered under the Female Dread Illness or Female Health Benefit	1,000	1,000	1,000	1,000
Maternity Benefit Covers pregnancy complications if pregnancy commences before age 45	5,000	10,000	15,000	20,000
Medical Check-up	Free medical check-up once every two years, from the 3 rd policy year onwards			
Renewal Bonus	Enjoy additional 5% of the principal sum for each policy renewal, up to a maximum of five years			

Benefit Schedule	% of Principal Sum
1. Female Dread Illness Benefit	
a) Female cancers (Includes cancers pertaining to the female organs including the breast, cervix uteri, uterus, ovary, fallopian tube and vaginal/vulva)	100
b) Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis	
c) Rheumatoid Arthritis	
2. Female Health Benefit	
a) Osteoporosis	30
b) Urinary incontinence requiring surgical repair	5
c) Female Carcinoma-in-situ	20
d) Reconstructive surgery reimbursement due to accidents or burns	100 ²
3. Critical Illness Benefit	
a) 26 critical illnesses	50
4. Maternity Benefit³	
a) Pregnancy complications (Includes maternity death, Disseminated Intravascular Coagulation (D.I.C.), Fatty Liver of Pregnancy, Choriocarcinoma and Hydatidiform Mole, Ectopic Pregnancy Termination, Pre-eclampsia of Pregnancy and miscarriage due to accident)	20

Note:

- There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. You are advised to read the policy contract for the full list of exclusions.
- There are waiting periods and deferment period for a few conditions covered under this plan. Please refer to the policy contract for details.

List of Critical Illnesses

1. Alzheimer's Disease / Severe Dementia	14. Major Cancer, excluding female cancer
2. Aplastic Anaemia	15. Major Organ / Bone Marrow Transplantation
3. Coma	16. Motor Neurone Disease
4. Coronary Artery By-pass Surgery	17. Multiple Sclerosis
5. Deafness (Loss of Hearing)	18. Muscular Dystrophy
6. End Stage Liver Failure	19. Other Serious Coronary Artery Disease
7. End Stage Lung Disease	20. Paralysis (Loss of Use of Limbs)
8. Fulminant Hepatitis	21. Parkinson's Disease
9. Heart Attack	22. Primary Pulmonary Hypertension
10. Heart Valve Surgery	23. Stroke
11. Kidney Failure	24. Surgery to Aorta
12. Loss of Speech	25. Terminal Illness
13. Major Burns	26. Total Blindness

Premium Tables

(\$\$, inclusive of 7% GST)

Plan 1			
Age	Annual	Semi-Annual	Monthly
16-25	367.40	191.05	31.96
26-30	432.77	225.04	37.66
31-35	492.54	256.12	42.85
36-40	557.91	290.11	48.54
41-45	622.11	323.50	54.12
46-50	720.40	374.60	62.67
51-55	883.24	459.29	76.84
56-59	1,095.00	569.40	95.26

Plan 2			
Age	Annual	Semi-Annual	Monthly
16-25	588.15	305.84	51.17
26-30	706.02	367.13	61.43
31-35	812.79	422.65	70.71
36-40	930.66	483.94	80.97
41-45	1,048.36	545.15	91.21
46-50	1,230.40	639.80	107.04
51-55	1,519.24	790.01	132.17
56-59	1,904.25	990.21	165.67

Plan 3

Age	Annual	Semi-Annual	Monthly
16-25	808.15	420.24	70.31
26-30	978.52	508.83	85.14
31-35	1,133.04	589.18	98.57
36-40	1,302.66	677.38	113.33
41-45	1,473.86	766.41	128.22
46-50	1,739.40	904.48	151.33
51-55	2,154.49	1,120.34	187.44
56-59	2,712.75	1,410.63	236.01

Plan 4

Age	Annual	Semi-Annual	Monthly
16-25	1,030.15	535.68	89.62
26-30	1,252.02	651.05	108.94
31-35	1,453.79	755.97	126.48
36-40	1,675.66	871.34	145.78
41-45	1,900.36	988.19	165.33
46-50	2,249.40	1,169.68	195.70
51-55	2,790.74	1,451.19	242.79
56-59	3,523.25	1,832.09	306.52

Note:

- Premium rates are not guaranteed and are subject to our review.
- This policy is not guaranteed yearly renewable.
- Entry age is 16 to 59 years old. Renewal is available up to the policy anniversary before your 65th birthday.

- ¹ This benefit is payable (i) if you are unable to perform every occupational duty or (ii) if you are unemployed and unable to perform at least 2 Activities of Daily Living for more than 6 consecutive months.
- ² Reimburse the actual reasonable and customary surgical expenses incurred up to 100% of the principal sum. This benefit is payable once only.
- ³ The Maternity Benefit is only payable if the policy has been in-force for 12 consecutive months from the policy effective date or last date of reinstatement, whichever is later.

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 plan 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.

The information is correct as at 6 March 2015.

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 operations in 17 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, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years ago. 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\$167 billion as of 30 November 2014.

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 more than 28 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)

1 Robinson Road, AIA Tower, Singapore 048542
Monday - Friday 8.45am - 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg