

PROTECTION

AIA GUARANTEED PROTECT PLUS (II)

# Your joy multiplied, so should your protection



Boosted protection made simple with just one plan.  
AIA Guaranteed Protect Plus (II) optimises your  
coverage when you need it most.

POWERED BY

**AIA Vitality**

[aia.com.sg](http://aia.com.sg)



HEALTHIER, LONGER,  
BETTER LIVES



# MULTIPLIED PROTECTION THAT EXTENDS YOUR SAFETY NET

Life is filled with different stages and unique events that brings us on our path. Our joys multiplied at every stage, along with commitments and unexpected challenges. Navigate through life with confidence by ensuring that your protection grows along with those commitments.

AIA Guaranteed Protect Plus (II) is designed as a single solution that offers wider coverage for your protection needs. With its unique multiplier feature, it gives you the ability to boost your coverage up to 5 times while ensuring affordability. This plan also provides stable cash value that is accumulated over time.

## Key benefits that suit your rising protection and savings needs



### Long-lasting protection

Against death<sup>1</sup> and total and permanent disability<sup>1</sup>.



### Boosted coverage

Up to 5 times with our multiplier benefit, till age 65 or 75 depending on your needs.



### A fit for your budget

With premium payment options of 12 years, 20 years or pay till age 65 or 75, depending on your selected boosted coverage.



### Guaranteed financial security

As your plan accumulates cash value and potential bonuses<sup>2</sup> over time.



Upon reaching a major milestone in life such as marriage or the birth of your little one, you have the option<sup>3</sup> to purchase another whole life or endowment policy with no further medical questions asked.

## Boosted coverage made simple

### How it works:

Assuming a coverage amount of S\$100,000.

Multiplier	Who is it for?	Coverage amount	Total boosted coverage
<b>5X</b>	When your protection needs are high, the 5X multiplier will give you the much needed financial security with some savings.	<b>S\$100,000</b>	<b>S\$500,000</b>
<b>3X</b>	When you have a balanced need for both protection and savings.		<b>S\$300,000</b>
<b>2X</b>	When you want to save more while having some level of protection.		<b>S\$200,000</b>

## Further extend your protection to cover critical illnesses<sup>4</sup>

	Covers 43 major stage critical illnesses	Covers 104 multi-stage critical illnesses and 5 special conditions <sup>5</sup> such as osteoporosis and diabetic complications
<b>Enjoy the same</b> boosted coverage in your basic plan (till age 100)	Critical Protector Life (II)	Early Critical Protector Life (II)
<b>Add more</b> coverage to your basic plan (till age 65, 75 or 100)	Critical Cover Extra	Early Critical Cover Extra
	<b>And choose to waive future premiums with:</b>	
	<u>Critical Protector Waiver of Premium</u> Upon diagnosis of any of the covered 42 major stage critical illnesses.	<u>Early Critical Protector Waiver of Premium</u> Upon diagnosis of any of the covered 103 multi-stage critical illnesses.

### Your child gets extra protection, and stays protected when it matters most<sup>4</sup>

When you purchase AIA Guaranteed Protect Plus (II) with **Early Critical Protector Life (II) or Early Critical Cover Extra** for your little one, your child will automatically receive added coverage against 16 child critical illnesses and 9 child special conditions such as ADHD, Autism and Dyslexia.<sup>6</sup>

And with the **Early Critical Protector Payor Benefit**, future premiums of your child's AIA Guaranteed Protect Plus (II) plan and eligible riders (if any) will be waived up to his/her 25th birthday should you be diagnosed with any of the 103 multi-stage critical illnesses, total and permanent disability or upon your passing.

### POWERED BY *AIA Vitality*

#### Be rewarded when you live healthier

AIA Vitality supports and motivates you every step of the way towards achieving your health goals. Get rewarded with cashback and discounts, as well as free additional coverage up to 25% on top of your boosted coverage known as PowerUp dollar, right from the start of your policy. Your PowerUp Dollar may change every year based on your AIA Vitality status<sup>7</sup>.



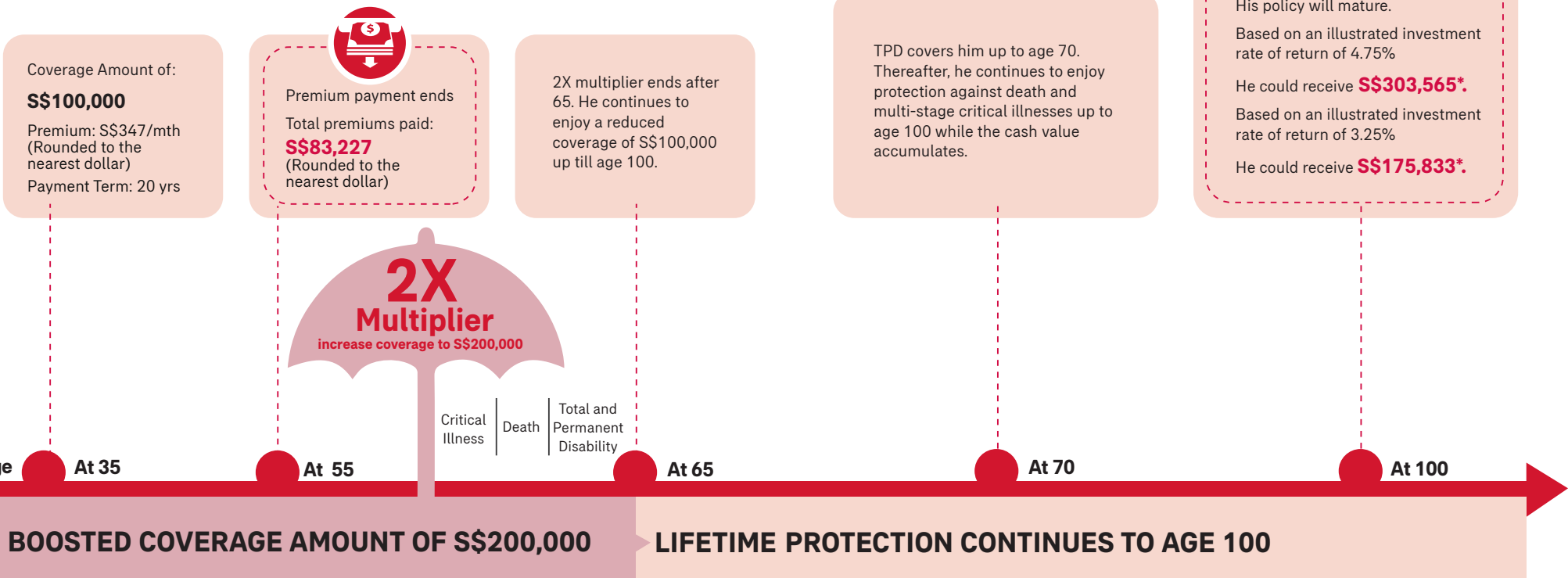
## Example

Thomas Lim is a 35-year-old business consultant (non-smoker) who is married with 2 children. His main priorities are taking care of his family and health.

Thomas takes up AIA Guaranteed Protect Plus (II) with a coverage of S\$100,000 and chooses a multiplier of 2X that instantly boost his coverage to S\$200,000 up to age 65, and he adds on Early Critical Protector Life (II) to enjoy the same coverage for multi-stage critical illnesses.



**To further safeguard against critical illnesses until age 65, Thomas can add on Early Critical Cover Extra at \$97/month for 20 years (rounded to the nearest dollar) for an extra \$100K coverage amount at the start of his plan!**



Note: Diagram is not drawn to scale and for illustration purpose only

\* As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance is not necessarily indicative of the future performance of the participating fund.

**General Notes:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable.

Waiting period and survival period are applicable. You are advised to read the relevant policy contracts for details.

- <sup>1</sup> The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- <sup>2</sup> Bonuses are non-guaranteed and will depend on the experience of AIA's participating fund. However, the annual bonuses once declared and credited to your policy will form part of the guaranteed benefits.
- <sup>3</sup> This benefit can only be exercised once and will cease at age 55. All existing exclusions will apply. Please refer to the product summary for more details.
- <sup>4</sup> Refer to the respective Early Critical Protector Life (II), Critical Protector Life (II), Early Critical Cover Extra, Critical Cover Extra, Critical Protector Waiver of Premium and Early Critical Protector Waiver of Premium product summary for the list of covered critical illnesses, special conditions and other details including definitions and applicable exclusions.
- <sup>5</sup> Coverage for Special Conditions (1 claim per condition only) will cease at age 85. The payout is either an additional 20% of coverage amount or \$25,000, whichever is lower.
- <sup>6</sup> Child Critical Cover provides added coverage against 16 child critical illnesses (maximum 1 claim) and 9 child special conditions (1 claim per condition only, up to a maximum of 5 claims) will cease at age 21. Child special condition benefit terminates upon any child critical illness claim. Please refer to the respective supplementary benefit (rider) product summary for full details.
- <sup>7</sup> PowerUp Dollar may increase or decrease depending on the insured's AIA Vitality status as at 45 days before each policy anniversary.

**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 these plans 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. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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 2 July 2020.

## 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 SAR, Thailand, Singapore, Malaysia, Mainland China, South Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai 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 USD284 billion as of 31 December 2019.

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 36 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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