

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



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 guaranteed cash value that is accumulated over time.

Key benefits that suit your rising protection and savings needs



Long-lasting protection

Against death¹ and total and permanent disability¹.



Boosted coverage

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



A fit for your budget

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



Guaranteed financial security

As your plan accumulates cash value and potential bonuses² over time.



Upon reaching a major milestone in life such as marriage or the birth of your little one, you have the option³ 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
5X	When your protection needs are high, the 5X multiplier will give you the much needed financial security with some savings.	S\$100,000	S\$500,000
3X	When you have a balanced need for both protection and savings.		S\$300,000
2X	When you want to save more while having some level of protection.		S\$200,000



Enjoy the same boosted cover for your critical illness add-ons as chosen in your basic plan!

Add-ons that further extend your coverage

Focus on your recovery while receiving added financial support with critical illness coverage:



Early Critical Protector Life (II)⁴

Covers 104 early, intermediate and major stage critical illnesses (up to age 100) and 5 special conditions such as osteoporosis and diabetic complications (up to age 85).

When you purchase AIA Guaranteed Protect Plus (II) with Early Critical Protector Life (II) for your little one, your child will automatically receive added coverage against 16 child critical illnesses⁵ and 9 special conditions⁵ such as ADHD, Autism and Dyslexia.



Critical Protector Life (II)⁴

Covers 43 major stage critical illnesses till age 100.



Early Critical Protector Payor Benefit⁴

Should you be diagnosed with any of the 103 covered early, intermediate and major stage critical illnesses, total and permanent disability or upon your passing, eligible 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, ensuring that your child stays protected when it matters most.

POWERED BY **AIA Vitality**



Be rewarded when you live healthier

Lifespans are getting longer as medical technology advances, making it all the more important to take care of our health. AIA Vitality, our innovative wellness programme, helps you on your journey to better health by rewarding you for every healthy choice you make.

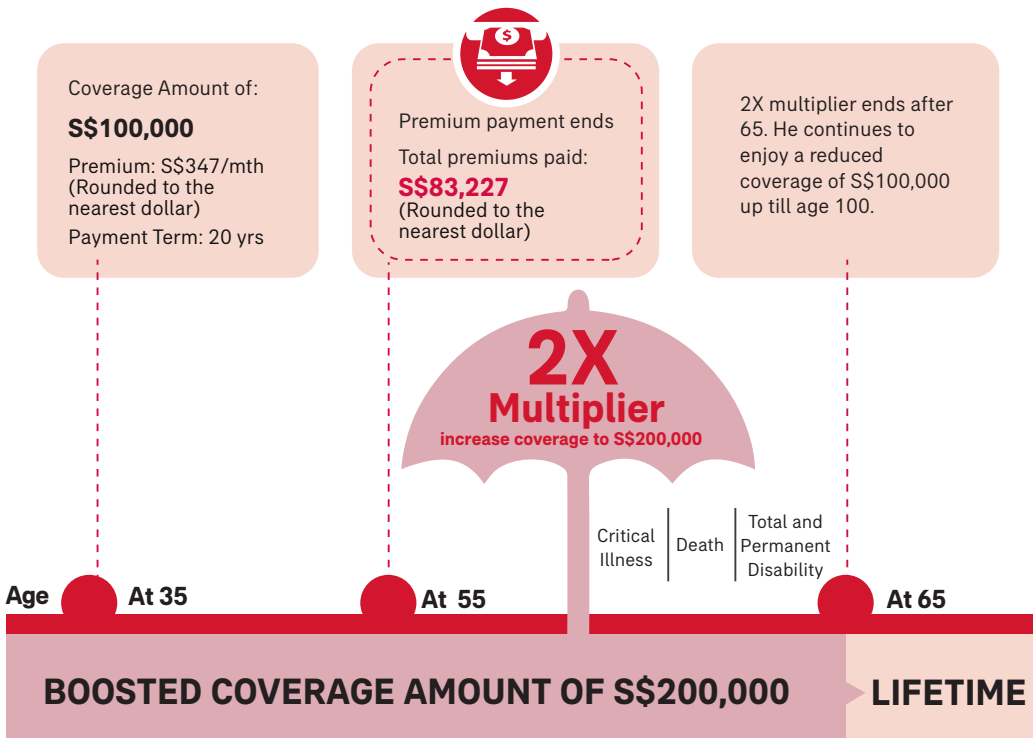
As an AIA Vitality member, you get to receive cashbacks and discounts as you get healthier. What's more, you get to enjoy free additional coverage up to 25% on top of your boosted coverage known as PowerUp dollar, right from the start of your policy. Your PowerUp Dollar may change every year based on your AIA Vitality status⁶.



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. For greater assurance, he adds on Early Critical Protector Life (II) that provides the same boosted coverage up to age 65 against early, intermediate and major stage critical illnesses.





POTENTIAL BONUSES

TPD covers him up to age 70. Thereafter, he continues to enjoy protection against death and early, intermediate or major stage critical illnesses up to age 100 while the cash value accumulates.

His policy will mature.
Based on an illustrated investment rate of return of 4.75%
He could receive **\$303,565***.
Based on an illustrated investment rate of return of 3.25%
He could receive **\$175,883***.

At 70

At 100

PROTECTION CONTINUES TO AGE 100

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.

General Notes:

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

Waiting period and survival period are applicable before the benefits of Early Critical Protector Life (II) and Critical Protector Life (II) will be payable. You are advised to read the relevant policy contracts for details.

1. The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
2. 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.
3. 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.
4. Refer to the Early Critical Protector Life (II), Critical Protector Life (II) and Early Critical Protector Payor Benefit product summary for the list of covered critical illnesses, special conditions and other details including definitions and applicable exclusions.
5. Coverage for child critical cover will cease at age 21.
6. 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.

The information is correct as at 15 November 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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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