

PROTECTION

AIA GUARANTEED PROTECT PLUS (II) SPECIAL



Get protected when you take the first step towards essential coverage

Secure your tomorrows through core life and critical illness protection while building your savings.

POWERED BY

AIA Vitality

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES



Step towards a secure tomorrow

The road of life can be full of wonders and surprises, yet it's not without its ups and downs. Sometimes, there might be bumps along the way that can seriously impact a family's finances, such as an unfortunate loss of a loved one, a disability, or the diagnosis of a critical illness.

Start your family on the path to protection with **AIA Guaranteed Protect Plus (II) Special** so that you can get back on your feet financially in case of such unforeseen events. At the same time, the plan allows you to build savings for the future, which can go towards your child's education or retirement.

With the ability to protect your family and save for the future in a single plan, you have more assurance and can better juggle other financial priorities in life.

Get core protection with affordable premiums



Well-rounded protection

Enjoy long-lasting coverage for death¹, total and permanent disability¹, as well as additional critical illness coverage², all in one plan.



Choose the critical illness coverage² suited to your needs

Select your preferred critical illness coverage till age 65, 75 or 100:

- Major-stage critical illness (43 conditions), and/or
- Multi-stage critical illness (104 conditions) plus 5 special conditions³ such as osteoporosis and diabetic complications

Extended coverage for your child

In addition, when you buy **AIA Guaranteed Protect Plus (II) Special** with **multi-stage critical illness coverage** for your little one, your child will be additionally covered against 16 child critical illnesses and 9 child special conditions such as ADHD, Autism and Dyslexia⁴.



Limited premium term

Choose to make premium payments over 12 years, 20 years or till age 65 or 75.



Guaranteed financial security

Your plan will accumulate cash value and potential bonuses⁵ over time.



Future ready for major milestones

In the event of new life stages such as marriage or the birth of your little one⁶, the plan gives you the flexibility to purchase additional whole life or endowment policies with no further medical questions asked.

Step up your protection with optional riders⁷

Boost your critical illness coverage with the **Critical Protector Life (II)** rider to draw an advance payout from the death benefit, if you are diagnosed with any of the covered 43 major stage critical illnesses until age 100.

In the unfortunate event of a critical illness, paying premiums should be the last thing to worry about. Focus on getting better while we take care of the rest.

Critical Protector Waiver of Premium Rider

Premiums will be waived upon diagnosis of any of the covered 42 major stage critical illnesses.

Early Critical Protector Waiver of Premium Rider

Premiums will be waived upon diagnosis of any of the covered 103 multi-stage critical illnesses.

Early Critical Protector Payor Benefit

Premiums of your child's 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



A healthy lifestyle will reward you

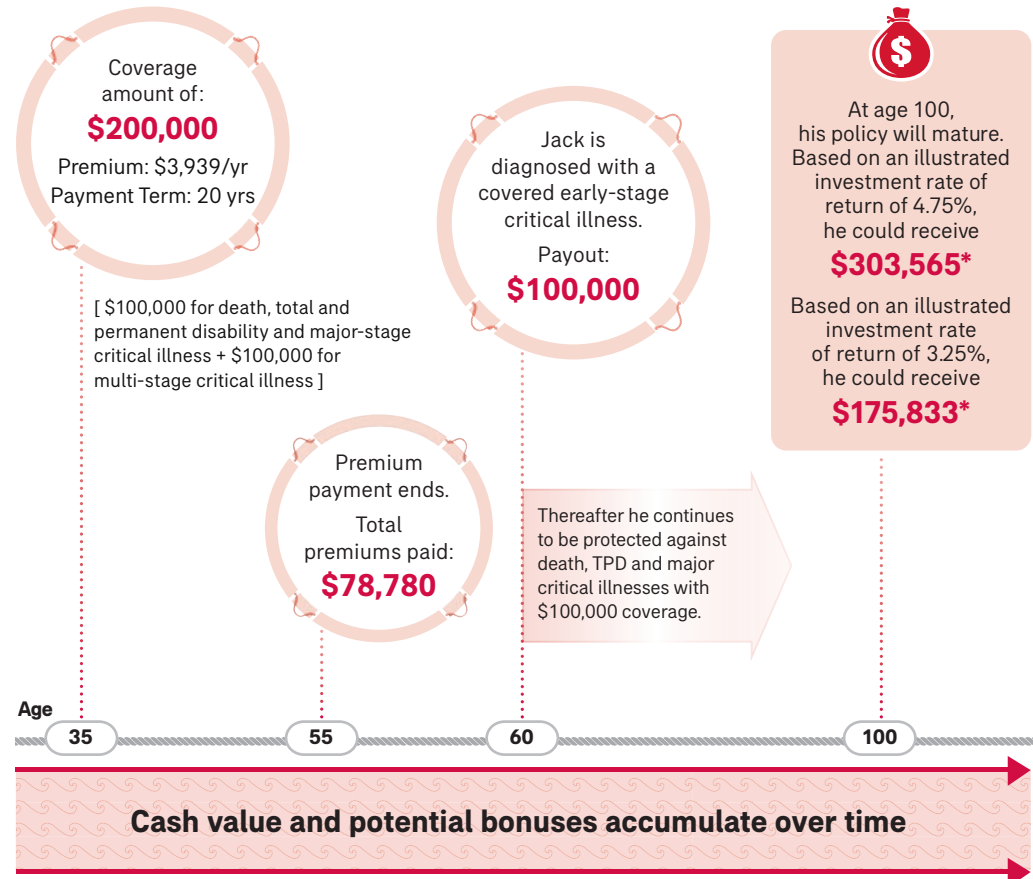
AIA Vitality supports and motivates you every step of the way towards achieving your health goals. You get rewarded for healthy choices and earn points when you Get Active, Eat Well and complete Health Checks!

What's more, you can get to enjoy up to **15% discount** on future premiums of eligible riders.⁸

Enduring protection that goes the distance with you

Jack Goh, a 35-year-old sales manager (non-smoker), takes up **AIA Guaranteed Protect Plus (II) Special** with a coverage of \$100,000 in his basic plan and selects a \$100,000 coverage for multi-stage critical illnesses up to age 65.

Understanding that he might need more financial support in the event of a major critical illness, he adds the **Critical Protector Life (II)** rider for coverage of major stage critical illnesses up to age 100 to draw an advance payout from the death benefit in his basic plan.



Note: Diagram is not drawn to scale and is for illustration purposes 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.

- ¹ The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- ² The additional critical illness coverage is bundled with the plan in the form of riders i.e. Critical Cover Extra for major stage critical illnesses and Early Critical Cover Extra for multi-stage critical illnesses respectively. This coverage amount will be on top of the coverage amount for death and total and permanent disability. Refer to the respective product summary for the list of covered critical illnesses, special conditions and other details including definitions and applicable exclusions.
- ³ 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.
- ⁴ Child Critical Cover provides added coverage against 16 child critical illnesses (maximum of 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 will terminate upon any child critical illness claim. Please refer to the respective supplementary benefit (rider) product summary for full details.
- ⁵ 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.
- ⁶ 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.
- ⁷ Refer to the respective Critical Protector Life (II), Critical Protector Waiver of Premium, Early Critical Protector Waiver of Premium 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.
- ⁸ 15% discount is only applicable to premiums based on a standard life. Discount is not applicable to any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained. The discount is capped at 15%. The eligible riders are Early Critical Cover Extra, Critical Cover Extra, Early Critical Protector Waiver of Premium and Early Critical Protector Payor Benefit.
- ⁹ The Premium Waiver Riders that can be added will depend on the Critical Illness Riders in your plan.

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.

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)

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