

PROTECTION

AIA GUARANTEED PROTECT PLUS

The one-stop solution with all the protection, for all your loved ones



With AIA Guaranteed Protect Plus, you can take control of your protection and long-term savings needs, in a single solution.

POWERED BY

AIA Vitality

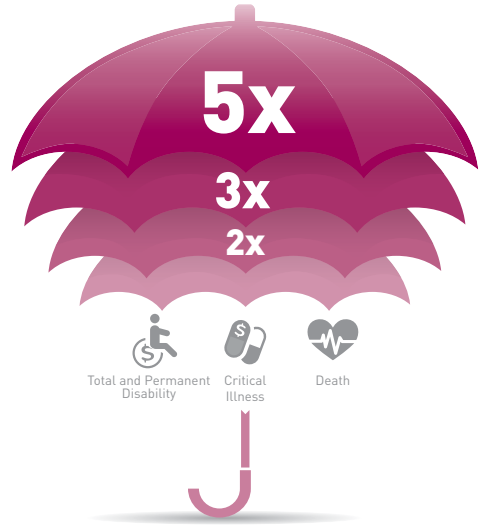
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**THE REAL LIFE
COMPANY**

Take charge of your every need with just one plan

Live life to the fullest with the ones you love by ensuring that all your bases are well covered. With an all-in-one plan that meets your protection and savings needs while motivating you to live healthier, you'll be free to focus on the important things in life, such as taking care of your loved ones.



The one-stop solution for all your protection and savings needs

AIA Guaranteed Protect Plus is a one-stop solution with a unique multiplier feature that lets you tailor your level of coverage according to what you need while the cash value of your plan accumulates. When you sign up for an AIA Vitality membership with this plan, we'll give you free extra coverage, called the PowerUp Dollar.

Besides providing protection for death, total and permanent disability and critical illness, this plan also offers added financial security with guaranteed cash value and potential bonuses¹ which you can leave to your loved ones.

Be in control of your protection cover:

- Boost your coverage by 2X, 3X or 5X with the multiplier feature
- Choice of multiplier coverage period and premium payment period
- Cover all stages of critical illnesses with critical illness add-on
- Enjoy free extra coverage with AIA Vitality

Key benefits:



More choices of multiplier for your coverage, up to age 75

With the multiplier feature in AIA Guaranteed Protect Plus, you can boost your coverage by 2X, 3X or 5X, up to age 65 or 75 depending on your needs while continuing to enjoy a lifetime of protection till age 100².

For example

- If you have dependents, the 5X coverage will provide your family with much needed financial security with some cash value.
- If you prefer to focus on growing your savings, the 2X coverage will allow your cash value to accumulate faster while maintaining some protection.



Limited payment for a lifetime of protection

AIA Guaranteed Protect Plus offers you a choice to pay your premiums in 12 or 20 years to suit your budget while providing protection for life².



Options to cover against any stage of critical illnesses

With medical advances, early detection and treatment can prevent illnesses from progressing to more advanced stages. By adding on critical illness coverage³, you will receive financial support to focus on your recovery, without having to worry about your finances.

Choice of critical illness add-ons:

- **Early Critical Protector Life Plus** – covers early, intermediate and major stages of critical illnesses. It also covers special conditions⁴ such as osteoporosis and diabetic complications.
- **Critical Protector Life** – covers major stages of critical illness.

Best of all, these add-ons will also give your critical illness coverage a lift with the same multiplier that you have chosen on your basic plan up to age 65 or 75. After which, you can still continue to enjoy the protection all the way to age 100⁴.

POWERED BY **AIA Vitality**



Be empowered to live better

To ensure that you are well-positioned to take care of your loved ones, you need to be in the best of health. AIA Vitality is a wellness programme that works with you to make real change to your health. By committing to living a healthier lifestyle, you get rewarded with perks such as travel discounts and annual cashbacks as your AIA Vitality status improves.



Get additional coverage at no extra premiums

Sign up as an AIA Vitality member and enjoy free additional coverage on top of your boosted coverage known as the PowerUp Dollar, right from the start of your policy.

The amount of PowerUp Dollar you get depends on the multiplier you have chosen for your basic plan. It may change yearly based on your AIA Vitality status⁵ until you reach your multiplier cut off age or 15 years from the start of your policy, whichever is later. You can enjoy this extra coverage in your later years which will be paid out upon a claim or maturity⁶.

Assuming a coverage amount of S\$100,000

Your choice of Multiplier	% of coverage amount	Base PowerUp Dollar
2x	10%	S\$10,000
3x	15%	S\$15,000
5x	25%	S\$25,000

Example



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

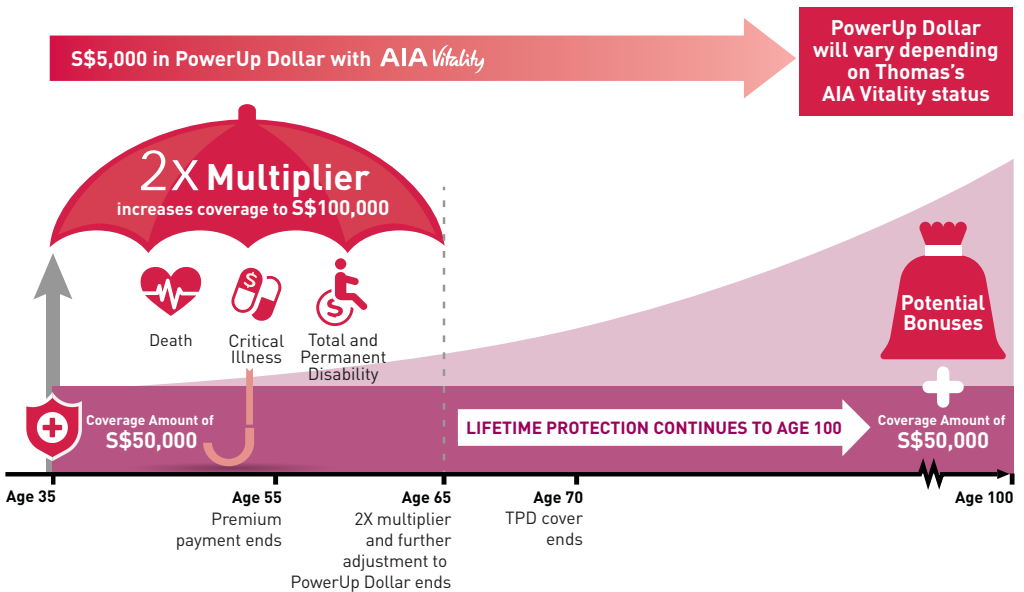
Coverage amount: S\$50,000 **Multiplier:** 2X

Boosted coverage to age 65: S\$100,000

Add-on: 2X Early Critical Protector Life Plus to age 65

Premium: S\$208.81 monthly for 20 years

As an AIA Vitality member, Thomas gets free additional coverage of S\$5,000 at the start of his policy as his Base PowerUp Dollar.



At age 65:

- The 2X multiplier ends and his coverage is reduced to S\$50,000
- If Thomas maintained Gold Vitality status throughout the plan, his PowerUp Dollar will be S\$5,000
- His total coverage is \$55,000 to age 100 while the cash value of his plan grows

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

General Note:

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable before the critical illness benefits will be payable. You are advised to read the relevant policy contracts for details.

1. 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.
2. The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
3. Refer to the Early Critical Protector Life Plus and Critical Protector Life product summary for the list of covered critical illnesses, special conditions and other details.
4. Coverage for special conditions will cease at age 85.
5. PowerUp Dollar may increase or decrease at each policy anniversary depending on the insured's AIA Vitality status as at 45 days before each policy anniversary.
6. PowerUp Dollar is payable upon maturity or termination of your policy due to a claim.

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.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be 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 12 January 2017.

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, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century 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\$181 billion as of 31 May 2016.

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 29 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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