PROTECTION

AIA GUARANTEED PROTECT PLUS (II)

Your joy multiplied, so should your protection

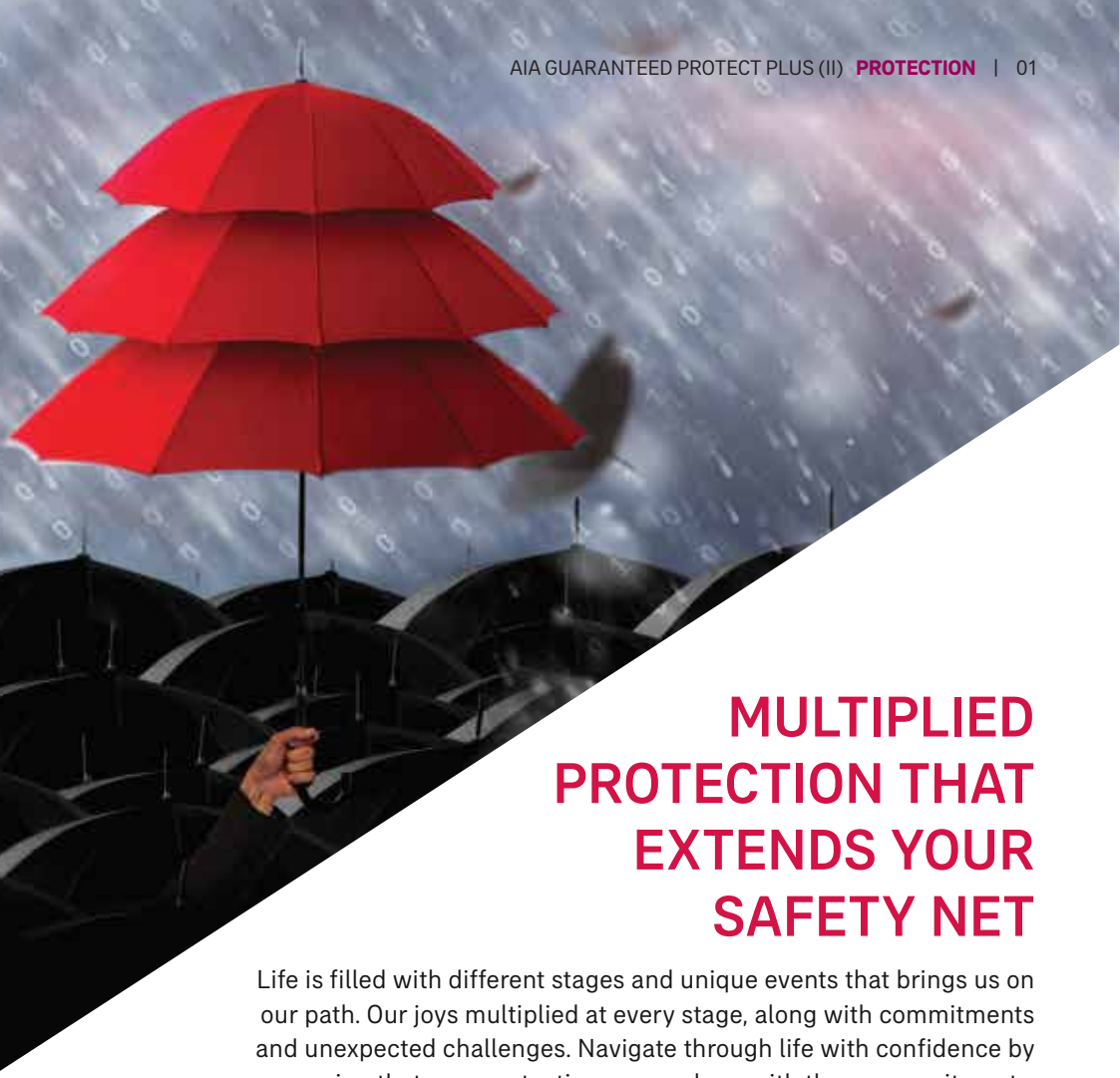
Boosted protection made simple with just one plan. AIA Guaranteed Protect Plus (II) optimises your coverage when you need it most.

POWERED BY

AIA Vitality

aia.com.sg

AIA 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.

Get in touch today!

Key benefits that suit your rising protection and savings needs

Long-lasting protection

Against death[1] and total and permanent disability[1].

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 bonuses[2] over time.

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

Get in touch today!

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!

Get in touch today!

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)

- Covers early, intermediate and major stage critical illnesses up to age 100.
- Covers 104 critical illnesses[4] and 5 special conditions[5], including osteoporosis and diabetic complications.

When you buy this plan for your little one, this add-on will automatically come with child critical cover[6] which protects your child against:

- 16 child critical illnesses[4]
- 9 special conditions[4], such as ADHD, Autism and Dyslexia

Critical Protector Life (II)

- Covers 43 major stage critical illnesses[4] till age 100.

Get in touch today!

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.

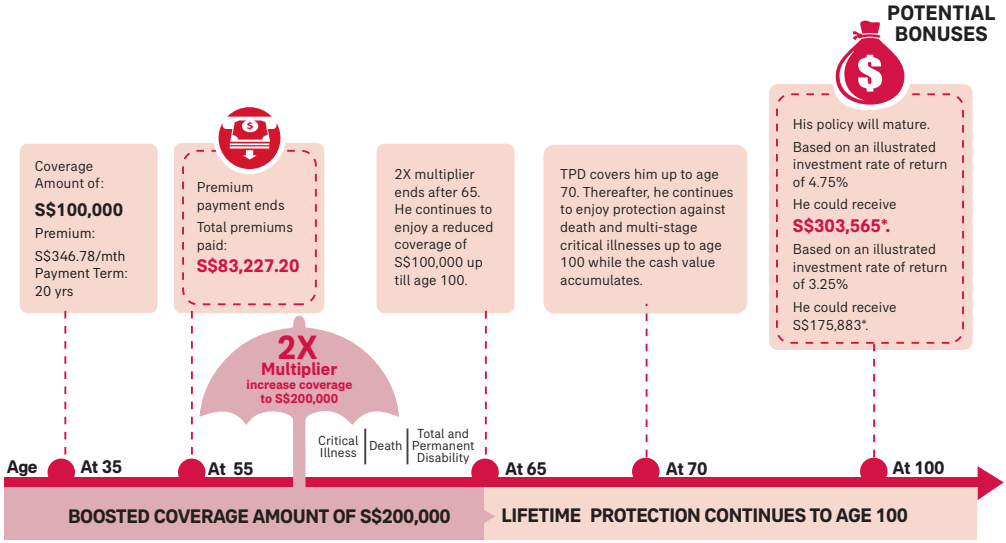
As an AIA Vitality member, you get to receive cashbacks and discounts as you get healthier. What's more, you get to enjoy free additional coverage up to 25% on top of your boosted coverage known as PowerUp dollar, right from the start of your policy. Your PowerUp Dollar may change every year based on your AIA Vitality status[7].

Get in touch today!

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 multi-stage critical illnesses.



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.

Get in touch today!

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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) and Critical Protector Life (II) product summary for the list of covered critical illnesses, special conditions and other details including definitions and applicable exclusions.
5. Coverage for special conditions will cease at age 85.
6. Coverage for child critical cover will cease at age 21.
7. 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.

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 9 May 2018.

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