

AIA PRO LIFETIME PROTECTOR (II)

# MOULD CRITICAL ILLNESS COVERAGE INTO A FLEXIBLE INVESTMENT PLAN

Sculpt the future you envision with life protection and coverage for 150 multi-stage critical illnesses as you fulfil your wealth accumulation goals.



HEALTHIER, LONGER,  
BETTER LIVES



# A protection and investment plan shaped to your needs

There is no one-size-fits-all plan for life. Which is why we've designed a one-size-fits-you plan to meet your needs.

Introducing AIA Pro Lifetime Protector (II), a protection and wealth accumulation plan that you can customise to your liking.

Safeguard yourself and your loved ones against death, as well as disability and 150 multi-stage critical illnesses with the addition of comprehensive riders.

Plus, you can also choose to be further protected against a relapse of the same critical illness, while enjoying the flexibility to refine your investments with professional guidance, rejig your coverage to suit your goals for each life stage, and more.

## Key benefits

### All-round protection



Apart from receiving death coverage, you can also customise a comprehensive scope of protection to suit your needs with these optional riders:

- **Total Disability Accelerator (II) rider<sup>1</sup>**

Receive up to 100% of basic coverage amount should total and permanent disability strike.

- **Total Critical Accelerator (II) rider**

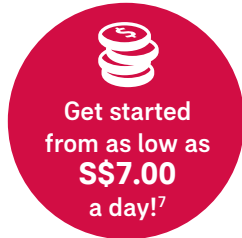
Receive your coverage amount from your basic policy should you suffer from any of the covered 73 major critical illnesses<sup>2</sup> (up to age 100).

- **Lifetime Critical Cover rider<sup>3</sup>**

Be safeguarded against 150 multi-stage critical illnesses<sup>2</sup> (up to age 100) with a Power Reset feature<sup>4</sup> that grants multiple claims up to 300% of your coverage amount, as well as 15 special conditions.<sup>2,5</sup>

- **Relapse Benefit rider**

Add on to your Lifetime Critical Cover rider and be protected if you suffer from a relapse of any of the 5 covered critical illnesses.<sup>2,6</sup>



- **Guaranteed protection for the first 10 years<sup>8</sup>**

No matter how your investments perform, rest assured that you and your loved ones are protected in the first 10 years of your policy.



- **Increase coverage at milestones without medical underwriting<sup>9</sup>**

Have the option to increase your basic coverage by up to S\$200,000 during key life milestones, namely your 18<sup>th</sup> birthday, marriage, birth of child, death of spouse or adoption of child before your 60<sup>th</sup> birthday.

## Astute investment



### Choose to reduce protection coverage and focus on wealth accumulation in your later years

Enjoy the flexibility to reduce your coverage in favour of accumulating wealth for your retirement funds.



### Greater investments from the 5<sup>th</sup> policy year

We'll make sure your money works harder for you. 100% of your premiums will go into your investments from the 5<sup>th</sup> year, further increasing to 102% of your premiums from the 10<sup>th</sup> year onwards.



### Get access to cash<sup>10</sup> should the need arise after the 2<sup>nd</sup> year, without any charges



### Simplified investing with the option to receive professional investment guidance from AIA

# Simplify your investments with guidance from Mercer, a leading global investment consultant



AIA Pro Lifetime Protector (II) takes the complexities out of investing. Enjoy exclusive access to Guided Portfolios put together by a team of dedicated professionals at AIA. A choice of 3 portfolios are offered – Pro Adventurous, Pro Balanced, or Pro Cautious – to suit varying risk appetites, investment horizons, and targeted returns. Designed to optimise your returns while minimising risk, each portfolio is thoroughly researched and well-diversified across asset classes, built on Mercer's insights and knowledge.<sup>11</sup>

Guided Portfolios are reviewed annually based on professional research and market outlook. AIA Pro Lifetime Protector (II) connects you with the pulse of the market and empowers you to take control of your investments. For the astute investor, you have the flexibility to pick your own basket of funds to suit your changing needs.

## EXPERT ADVICE

Professional guidance designed to help you avoid the pitfalls of emotional investing and timing the markets, for optimised returns in the long term.

### Mercer

Mercer is a leading global investment consultant with proven expertise in portfolio solutions for financial institutions around the world. With over 40 years of providing investment advice and recommendations, Mercer has clients with US\$12.9 trillion in assets under advisement<sup>^</sup> as at 30 June 2019.

<sup>^</sup> Assets under advisement include aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third party custodians or investment managers, regulatory filings, and client self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2019 ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of clients that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of clients that subscribe to Mercer's Manager Research database. References to Mercer shall be construed to include Mercer LLC and/or its associated companies, and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.

# Guarantee peace of mind for every eventuality

## Stretch the safety net further for yourself



### We'll take care of the premiums so you can focus on what really matters – your recovery

Future premiums of your AIA Pro Lifetime Protector (II) and eligible riders (if any) will be waived till the end of your rider term, upon diagnosis of any of the covered:

- 149 early, intermediate or major stage critical illnesses<sup>2</sup> with **Early Critical Protector Waiver of Premium (II) rider**, or
- 72 major critical illnesses<sup>2</sup> with **Critical Protector Waiver of Premium (II) rider**.

## Buying this plan for your little one? Plan for guaranteed coverage.



### Protect your child against 25 medical conditions

*Including ADHD, Autism & Dyslexia*

**Child Critical Cover rider** is specially designed for your little one. He/she receives protection against 25 child medical conditions<sup>2</sup> until age 21, after which you have the option to convert it into a lifelong plan that will give your child guaranteed coverage through adulthood.

### Safeguard your child's protection, no matter what the future may bring

Future premiums of your child's AIA Pro Lifetime Protector (II) and eligible riders (if any) will be waived up to his/her 25<sup>th</sup> birthday, upon diagnosis of any of the covered:

- 149 early, intermediate or major stage critical illnesses<sup>2</sup>, total and permanent disability or upon your passing with **Early Critical Protector Payor Benefit (II) rider**, or
- 72 major critical illnesses<sup>2</sup>, total and permanent disability or upon your passing with **Payor Benefit Comprehensive Special (II) rider**.

POWERED BY **AIA Vitality**



## Better Choice, Better Health

Make the choice towards better health than before with AIA Vitality, one of the most comprehensive wellness programmes in Singapore. Through a wide spectrum of tools and benefits that target different aspects of your health, AIA Vitality supports you to make positive behavioural changes that improve your overall wellness.

Besides physical health, AIA Vitality also takes care of your financial health with exclusive insurance benefits that you can enjoy on selected AIA plans and riders. Enjoy additional insurance coverage (also known as PowerUp Dollar) or premium discounts on a range of AIA protection and long-term savings plans. The higher your Vitality status, the more you'll have to look forward to – so boost your insurance needs with AIA Vitality today!

## How AIA Vitality works with your plan

Power up your financial health with a Vitality-integrated AIA Pro Lifetime Protector (II) plan! Enjoy PowerUp Dollar and premium discounts on eligible riders as you get healthier and improve your AIA Vitality status.

With PowerUp Dollar, you will enjoy an additional 10% coverage on top of your basic coverage amount from policy inception without paying any extra premiums. By adding on the Lifetime Critical Cover rider, you will also get an additional 10% coverage of the rider's coverage amount. As you improve your AIA Vitality status, you will receive even more PowerUp Dollar – which means more coverage for you without any additional costs!

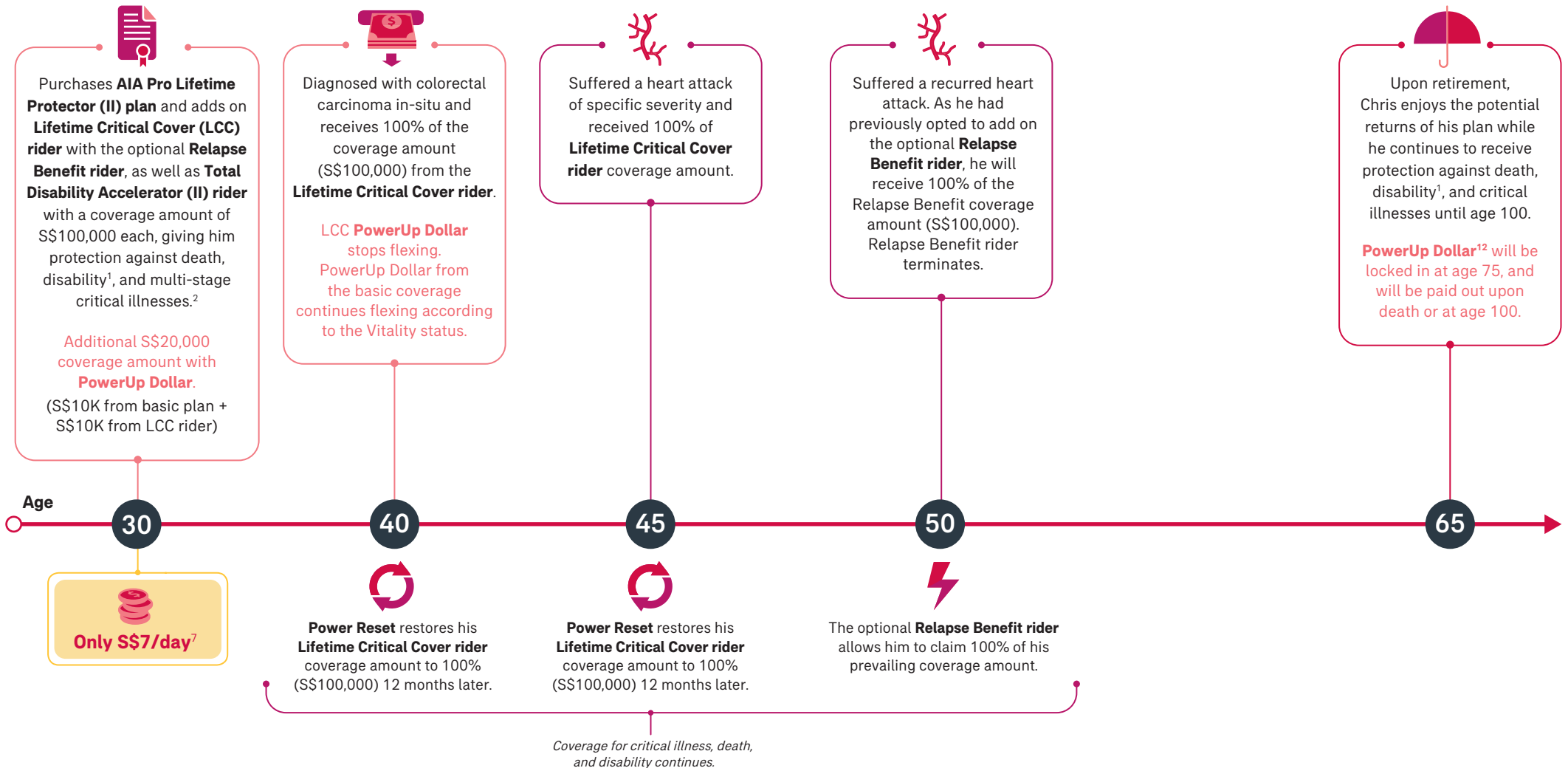
What's more, AIA Pro Lifetime Protector (II) also offers eligible riders on which you can get up to 15% discount on premiums as you boost your AIA Vitality status. So the higher your AIA Vitality status, the more you can save!

# Example



At age 30, Chris, a male non-smoker, takes up the AIA Pro Lifetime Protector (II) plan which offers comprehensive protection while offering wealth accumulation opportunities. For added protection against critical illnesses and disability, he decides to add on the Lifetime Critical Cover rider which safeguards him against an extensive list of 150 multi-stage critical illnesses

(up to 300% of coverage amount), as well as the Total Disability Accelerator (II) rider. He also takes up the optional Relapse Benefit to give him the reassurance he needs. He selects the Pro Balanced Portfolio as he wants potentially higher returns, but is concerned about taking on too much risk. Chris decides to sign up for AIA Vitality to enjoy the PowerUp Dollar<sup>12</sup> benefit.



## General Notes:

There are certain conditions where no benefits will be payable. You are advised to read the relevant policy contracts for details.

- <sup>1</sup> Coverage for Total Disability Accelerator (II) rider will end at age 70.
- <sup>2</sup> For the list of covered conditions, please refer to the respective product summaries.
- <sup>3</sup> This rider will terminate upon payment of 300% of the coverage amount.
- <sup>4</sup> The coverage amount of this rider will be restored to 100% if this rider is still in force for 12 months after the date of latest diagnosed critical illness (CI) or the relapsed CI (if Relapse Benefit rider was selected) where a claim on that CI has been filed and admitted by us.
- <sup>5</sup> Coverage for special conditions is up to age 85.
- <sup>6</sup> Payout is upon diagnosis of any of the covered relapsed CI after 2 years waiting period from the last diagnosis of any stage of the same CI or diagnosed CI.
- <sup>7</sup> Premium is based on a 30-year-old male, non-smoker, who purchases AIA Pro Lifetime Protector (II) – Max with Total Disability Accelerator (II) rider and Lifetime Critical Cover rider alongside the optional Relapse Benefit rider with a coverage amount of S\$100,000 and selected the Pro Balanced Portfolio.
- <sup>8</sup> Your policy and any unit-deducting riders will not lapse for the first 10 years regardless of investment performance, as long as all regular premiums are fully paid, and no withdrawals have been made.
- <sup>9</sup> Please refer to the policy contract for full terms and conditions.
- <sup>10</sup> The actual policy value will depend on the actual performance of the policy as well as any alterations such as variation in the coverage amount or premium, such as premium holiday or partial withdrawals. There is a possibility that the policy value will fall to zero and in this case, policyholder can avoid the policy lapsing by topping up additional premium.
- <sup>11</sup> Mercer advises AIA on the strategic asset allocation for the 3 portfolios. Investors of these portfolios are clients of AIA, not Mercer.
- <sup>12</sup> PowerUp Dollar may increase or decrease at each policy anniversary depending on the Insured's AIA Vitality status, and will be paid out upon death or age 100 if the Insured is still an active Vitality member.

## 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.

AIA Pro Lifetime Protector (II) is an Investment-linked Plan (ILP) offered by AIA Singapore Private Limited, which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s). You should seek advice from an AIA Financial Services Consultant and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

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.

Protected up to specified limits by SDIC. This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 12 January 2021.

## 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 Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than 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\$291 billion as of 30 June 2020.

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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