

# Maintain your lifestyle even when the unexpected happens



Lessen your financial burden with affordable critical illness coverage

Getting prepared financially ensures that you can still carry on with most of your daily activities even when the unpredictable happens.

Based on recent statistics, more people are being diagnosed with critical illnesses every day. These illnesses are unpredictable, and can potentially wipe out all your savings, causing unnecessary stress for your family emotionally and financially.

That's why getting covered for critical illnesses is so important. With adequate coverage, you need not be a burden to your family when it comes to the cost of your treatment. And all you have to do is to focus on the one thing that is truly important — making sure that you can still carry on with most of your daily activities including spending quality time with your family, no matter what happens.



## With AIA Secure Critical Cover, you can receive essential coverage for critical illnesses



### Protection against the unforeseen

We will pay the insured amount upon diagnosis of any of the covered critical illnesses<sup>1</sup>, death or total and permanent disability<sup>2</sup>. This helps to ensure your family is not financially burdened and their quality of living is not affected, should the unimaginable occur.



### Conversion privilege for more flexibility

Should your needs change at any point, you may convert AIA Secure Critical Cover to any of our whole life or endowment plans with no underwriting required<sup>3</sup>.



### Affordable premiums<sup>4</sup> for peace of mind

For a male non-smoker aged 25 paying premium annually, it only costs S\$1.60 a day to receive S\$100,000 amount of coverage.

## List of Critical Illnesses

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|--|---|
| 1. Alzheimer's Disease / Severe Dementia                                   | 22. Major Burns                                       |
| 2. Angioplasty & Other Invasive Treatment for Coronary Artery <sup>1</sup> | 23. Major Cancers                                     |
| 3. Apallic Syndrome  | 24. Major Head Trauma                                 |
| 4. Aplastic Anaemia  | 25. Major Organ / Bone Marrow Transplantation         |
| 5. Bacterial Meningitis  | 26. Medullary Cystic Disease                          |
| 6. Benign Brain Tumour   | 27. Motor Neurone Disease                             |
| 7. Blindness (Loss of Sight)   | 28. Multiple Sclerosis                                |
| 8. Coma  | 29. Muscular Dystrophy                                |
| 9. Coronary Artery By-pass Surgery   | 30. Necrotising Fasciitis                             |
| 10. Creutzfeld-Jacob Disease   | 31. Other Serious Coronary Artery Disease             |
| 11. Deafness (Loss of Hearing)   | 32. Paralysis (Loss of Use of Limbs)                  |
| 12. Elephantiasis  | 33. Parkinson's Disease                               |
| 13. End Stage Liver Failure  | 34. Poliomyelitis                                     |
| 14. End Stage Lung Disease   | 35. Primary Pulmonary Hypertension                    |
| 15. Fulminant Hepatitis  | 36. Progressive Scleroderma                           |
| 16. Heart Attack of Specified Severity                                     | 37. Progressive Supranuclear Palsy                    |
| 17. Heart Valve Surgery  | 38. Severe Myasthenia Gravis                          |
| 18. HIV Due to Blood Transfusion and Occupationally Acquired HIV           | 39. Stroke  |
| 19. Kidney Failure   | 40. Surgery to Aorta                                  |
| 20. Loss of Independent Existence  | 41. Systemic Lupus Erythematosus with Lupus Nephritis |
| 21. Loss of Speech   | 42. Terminal Illness                                  |
|  | 43. Viral Encephalitis                                |

POWERED BY **AIA Vitality**

AIA Vitality members enjoy up to **15% discount<sup>5</sup>** on future premiums

### The healthier you get, the greater your reward

Aside from making sure you have the support you need if you fall ill, we want to encourage you to take preventive steps by becoming healthier. AIA Vitality, our innovative wellness programme, helps you along your journey to good health, one little step at a time.

AIA Vitality helps you commit to living a healthier lifestyle and make real change to your health. Each healthy choice you make, however small, earns you rewards. Making healthier choices has never been more rewarding!

**General Note:**

There are exclusions such as pre-existing conditions, whereby no benefits will be payable. Waiting period is applicable before the benefits will be payable. You are advised to read the relevant policy contract for details.

- <sup>1</sup> We will pay the insured amount upon diagnosis of any of the covered critical illnesses before age 75. However, for Angioplasty & Other Invasive Treatment for Coronary Artery, we will pay 10% of the insured amount, up to S\$25,000. The Angioplasty & Other Invasive Treatment for Coronary Artery benefit is payable once only. After such a payment, the insured amount will be reduced by such benefit paid.
- <sup>2</sup> We will pay the insured amount upon death, or total and permanent disability before age 70. For the definitions of total and permanent disability, please refer to the product summary.
- <sup>3</sup> The plan can be converted, without us requiring further evidence of insurability and subject to certain conditions being met, to any whole life or endowment plan offering equivalent or similar coverage, which we may make available for conversion from time to time at our discretion, any time before age 65.
- <sup>4</sup> Premiums payable for this plan are not guaranteed and may be adjusted. However, premium revisions would not be on an individual policy basis.
- <sup>5</sup> Premium discount is only applicable to premiums based on a standard life. It 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%.

**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.

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 8 April 2019.

## 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**  
(Reg. No. 201106386R)

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