

## What makes AIA Mum2Baby the plan for you and your child?

AIA Mum2Baby is designed as a 2-in-1 plan that offers pre-natal protection and wealth accumulation opportunities at the same time. It comprises of AIA Baby Protector and AIA Pro Lifetime Protector.



### Early protection

Peace of mind protection that begins as early as 13 weeks into the pregnancy.

### Comprehensive coverage

Covers expectant mum against 10 pregnancy complications<sup>1</sup> and hospitalisation due to pregnancy complications.

### Uninterrupted coverage for mum

3 years of protection against death for mum will continue even after birth.



### Protection that begins right from birth

Covers your little one against 23 congenital illnesses<sup>1</sup>, incubation<sup>2</sup>, admission to ICU/HDU and hospitalisation due to Hand, Foot and Mouth Disease for up to 3 years.

### Guaranteed lifetime coverage

Transfer AIA Pro Lifetime Protector to your child easily without any medical check-ups within 60 days of birth, giving him/her guaranteed coverage from the start.

Note: AIA Pro Lifetime Protector is a regular premium investment-linked plan that provides coverage against death, disability (optional) and multi-stage critical illnesses (optional).

### 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

#### General Note:

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

1. This benefit will only be paid once. Once a claim is paid, this benefit will terminate.
2. Incubation of a new-born child must be more than 3 consecutive days immediately after birth.
3. The benefits under this plan can only be added once AIA Pro Lifetime Protector has been transferred from mother to child and is subject to medical underwriting.

#### 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.

AIA Mum2Baby consists of AIA Pro Lifetime Protector, a regular premium investment-linked plan, and the compulsory rider, AIA Baby Protector, offered by AIA, 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 a qualified advisor 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 or Insurance Representative. 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).

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 December 2017.

## PROTECTION

AIA MUM2BABY



## The gift of lifelong protection



Give your child an advantage in life with AIA Mum2Baby, a comprehensive plan that provides guaranteed protection for your child even before birth.

POWERED BY

AIA Vitality

aia.com.sg



SGPD2017018-844-12122017 TM3300184 (12/2017)

## Optimising protection and savings for your precious bundle

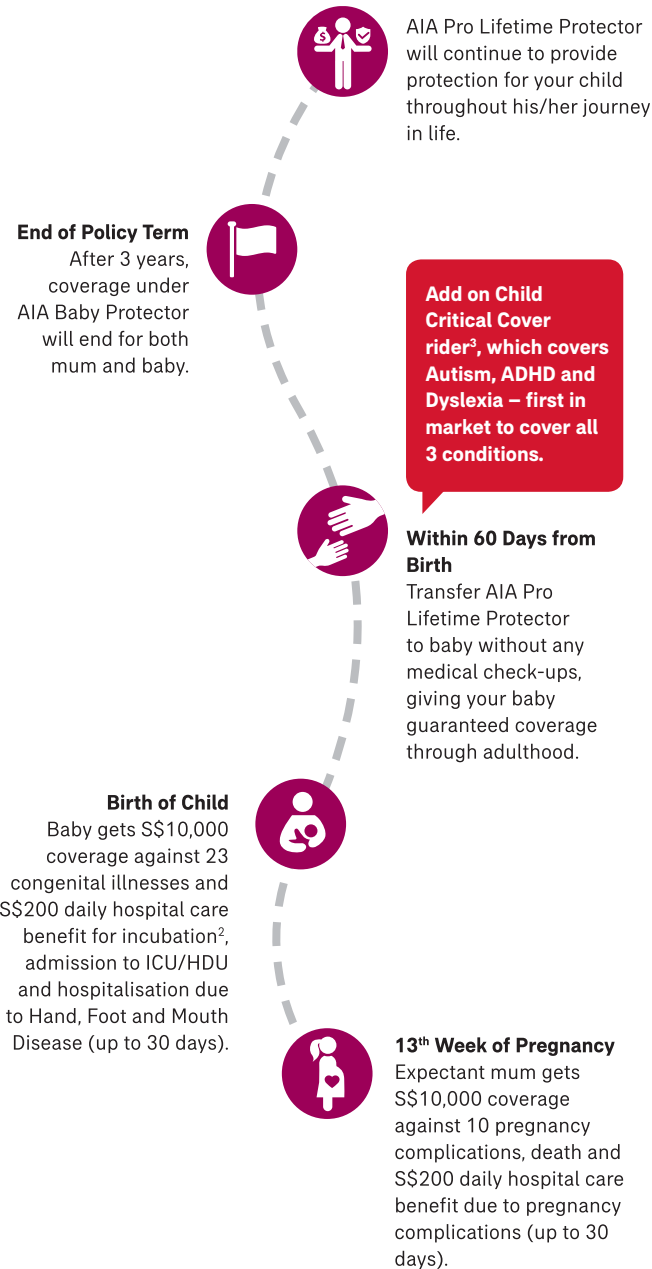
Giving your child a head-start in life is your top priority and AIA Mum2Baby is here to help.

It provides essential protection to both mum and baby from as early as 13 weeks into the pregnancy while helping you save up for your child's education through investments that have the opportunity to grow over time.

That way, your little one will receive guaranteed protection through adulthood and have the financial readiness to fund whatever dreams may flourish.



## A guaranteed head-start towards financial security



## List of covered conditions

10 Pregnancy Complications	23 Congenital Conditions
<ul style="list-style-type: none"> <li>• Abruptio Placentae</li> <li>• Amniotic Fluid Embolism</li> <li>• Disseminated Intravascular Coagulation</li> <li>• Fatty Liver of Pregnancy</li> <li>• HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)</li> <li>• Placenta Increta/Percreta</li> <li>• Postpartum Haemorrhage requiring Hysterectomy</li> <li>• Pre-Eclampsia or Eclampsia</li> <li>• Still birth</li> <li>• Uterine Rupture</li> </ul>	<ul style="list-style-type: none"> <li>• Absence of Two Limbs</li> <li>• Anal Atresia</li> <li>• Atrial Septal Defect</li> <li>• Biliary Atresia</li> <li>• Cerebral Palsy</li> <li>• Cleft Palate/Cleft Lip</li> <li>• Club Foot</li> <li>• Congenital Blindness</li> <li>• Congenital Cataract</li> <li>• Congenital Deafness</li> <li>• Congenital Diaphragmatic Hernia</li> <li>• Congenital Dislocation of Hip</li> <li>• Development Dysplasia of the Hip</li> <li>• Down's Syndrome</li> <li>• Infantile Hydrocephalus</li> <li>• Patent Ductus Arteriosus</li> <li>• Retinopathy of Prematurity</li> <li>• Spina Bifida</li> <li>• Tetralogy Fallot</li> <li>• Tracheo-Esophageal Fistula/ Esophageal Atresia</li> <li>• Transposition of Great Vessel</li> <li>• Truncus Arteriosus</li> <li>• Ventricular Septal Defect</li> </ul>

## Optional benefits to add on to your child's AIA Pro Lifetime Protector plan!



**Double Critical Cover<sup>3</sup>**  
Multiple claims up to 200% of the coverage amount.



**Payor Benefit**  
Safeguard your child's protection should anything unforeseen happen to you.