



# The gift of lifelong protection



Give your child an advantage in life with guaranteed protection that begins even before birth.

## It's never too soon to start protecting

When you're expecting a child or growing your family, giving them a head start in life becomes a priority.

That's why our suite of prenatal plans –

**AIA Mum2Baby Choices** – provides protection for both mother and child from as early as the 13<sup>th</sup> week of pregnancy and offers guaranteed lifelong protection for your child.

Depending on whether you want a protection-focused solution or one that helps you save up for your child's education, AIA Mum2Baby Choices has got you covered with two bundle options to choose from. Regardless of the chosen bundle, you will have the flexibility to transfer the base plan and applicable riders to your child within 60 days from birth with no medical questions asked.



## Choose from two ways to protect

AIA Mum2Baby Choices offers two bundled solutions, namely **AIA Mum2Baby Protect** and **AIA Mum2Baby**, each designed to cater to your unique needs.

AIA Mum2Baby Choices		
Bundle Options	AIA Mum2Baby Protect	AIA Mum2Baby
<b>Needs Addressed</b>	A participating whole life plan that offers boosted protection, while providing guaranteed cash value that accumulates over time.	An investment-linked plan that bolsters your protection during your early years while allowing you to maximise your investments in the later years.
<b>Base Plan</b>	AIA Guaranteed Protect Plus (II) (Whole Life Plan)	AIA Pro Lifetime Protector (Investment-Linked Plan)
<b>Prenatal Rider</b>	AIA Baby Protect Plus	AIA Baby Protector

### General Notes:

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.

### 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 your policy may not be paid out, are specified in the relevant policy contracts. You are advised to read the relevant policy contracts.

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.

The information is correct as at 12 December 2018.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

## The benefits of a prenatal rider



### For Mum

#### 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 offers daily financial assistance in the event of hospitalisation due to pregnancy complications.

#### Uninterrupted coverage for mum

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



### For Baby

#### Protection that begins right from birth

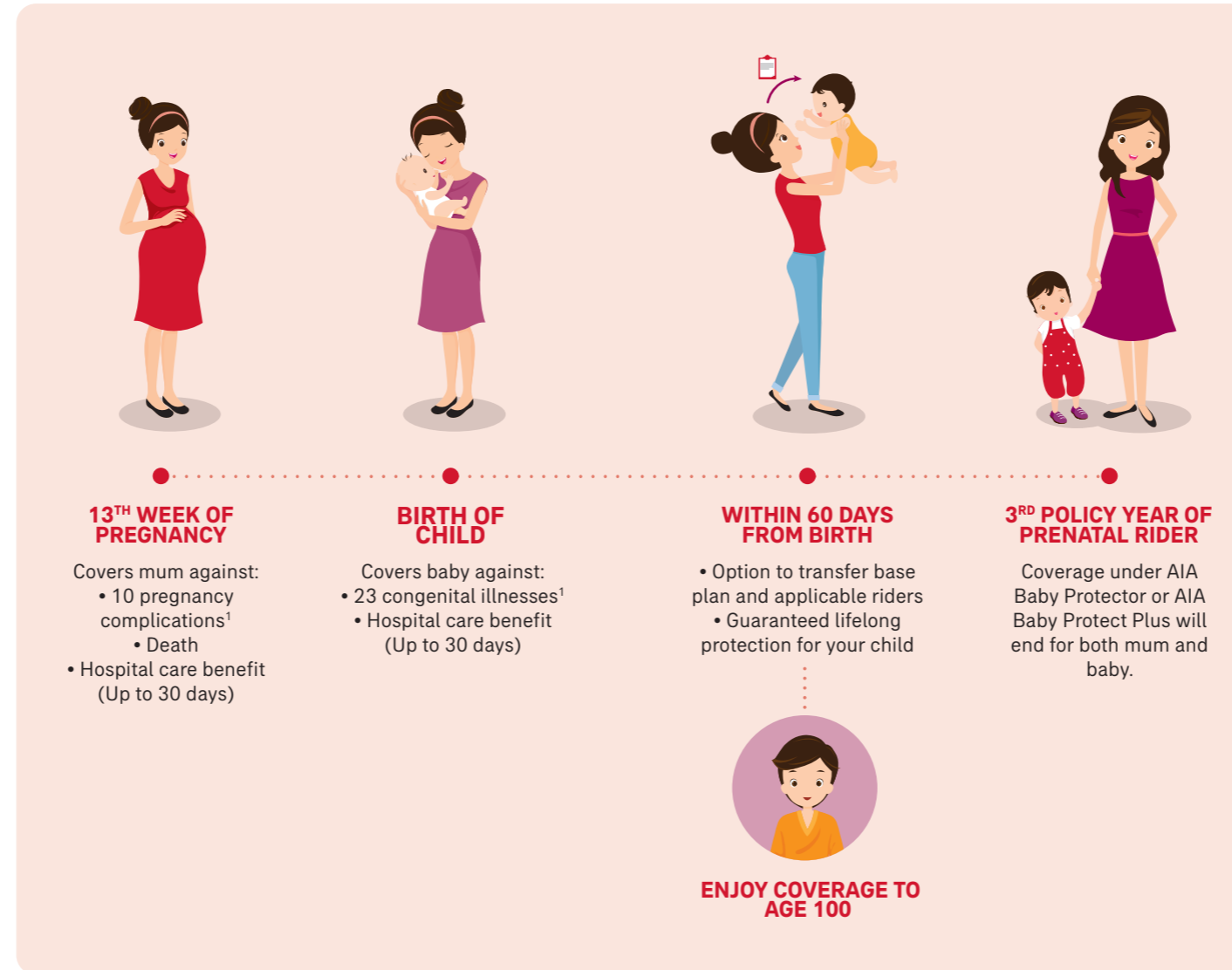
Covers your little one against 23 congenital illnesses<sup>1</sup> and provides daily hospitalisation benefits for incubation<sup>2</sup>, ICU/HDU, including neonatal ICU/HDU due to premature birth and Hand, Foot and Mouth Disease for up to 3 years.

#### Guaranteed lifelong coverage

With no medical questions asked, you may transfer the base plan and applicable riders to your child easily within 60 days of birth, thus getting the assurance that your little one receives guaranteed protection up to age 100.

Benefits of Prenatal Riders	Choice of Coverage
Death benefit for mum	S\$5,000 or S\$10,000 respectively
Pregnancy complications	
Congenital illnesses	
Hospital care benefit for mum (Up to 30 Days)	S\$100/day or S\$200/day respectively
Hospital care benefit for baby (Up to 30 Days)	

## Guaranteed protection right from the start



## List of covered conditions\*

### 10 Pregnancy Complications

- Abruptio Placentae
- Amniotic Fluid Embolism
- Disseminated Intravascular Coagulation
- Fatty Liver of Pregnancy
- HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)
- Placenta Increta/Percreta
- Postpartum Haemorrhage requiring Hysterectomy
- Pre-Eclampsia or Eclampsia
- Still birth
- Uterine Rupture

### 23 Congenital Illnesses

- Absence of Two Limbs
- Anal Atresia
- Atrial Septal Defect
- Biliary Atresia
- Cerebral Palsy
- Cleft Palate/Cleft Lip
- Club Foot
- Congenital Blindness
- Congenital Cataract
- Congenital Deafness
- Congenital Diaphragmatic Hernia
- Congenital Dislocation of Hip
- Development Dysplasia of the Hip
- Down's Syndrome
- Infantile Hydrocephalus
- Patent Ductus Arteriosus
- Retinopathy of Prematurity
- Spina Bifida
- Tetralogy Fallot
- Tracheo-Esophageal Fistula/Esophageal Atresia
- Transposition of Great Vessel
- Truncus Arteriosus
- Ventricular Septal Defect

\*Please refer to the policy contract for definitions of covered conditions.



Supplement your child's protection with guaranteed multi-stage critical illness coverage when you add on an eligible critical illness rider right from the start.