



HEALTHIER, LONGER,
BETTER LIVES

AIA MUM2BABY CHOICES

THE GIFT OF LIFELONG PROTECTION

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

Covers from
13th week of
pregnancy



A pregnant woman with long dark hair, wearing a white long-sleeved top and a white lace-trimmed skirt, is sitting on a light-colored sofa. She is looking down at her belly with a gentle smile. The background is a bright, softly lit room with white curtains. In the bottom left corner, there are overlapping red and orange geometric shapes.

**It's never too soon to
start protecting**

A red seal with a scalloped edge and a ribbon-like bottom, containing white text.

**Covers babies
conceived via
IVF / IUI / ICI
and ICSI!**

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 13th 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
Benefits	A participating whole life plan that offers boosted protection, while providing stable 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.
Base Plan	AIA Guaranteed Protect Plus (III) (Whole Life Plan)	AIA Pro Lifetime Protector (II) (Investment-Linked Plan)
Prenatal Rider	AIA Baby Protect Plus (II)	AIA Baby Protector (II)
Coverage Amount (S)	\$5,000, \$10,000 or \$25,000	\$5,000, \$10,000 or \$25,000

Why choose a prenatal rider?



For mum

Early protection

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

Comprehensive protection

Covers expectant mum against pregnancy complications¹ and offers financial assistance in the event of hospitalisation due to pregnancy complications and other conditions with the **Hospital Care Benefit**² – and for longer hospital stays or ICU due to any cause, with the **Major Hospitalisation Care Benefit**.³

Additional protection against medical negligence

Should the expectant mum and/or baby unfortunately pass away due to medical negligence¹, we will pay the coverage amount only once, in addition to the death benefit.⁴

Uninterrupted coverage for mum

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



For baby

Protection that begins right from birth

Covers your little one against congenital illnesses¹ and provides daily hospitalisation benefits² for incubation⁵, ICU / HDU, including neonatal ICU / HDU due to premature birth, Hand, Foot and Mouth Disease, phototherapy or blood transfusion for severe neonatal jaundice, and other infectious diseases for up to 3 years.

Guaranteed lifelong coverage

With no medical questions asked, you may inform us to 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.



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.

Guaranteed protection right from the start



13TH WEEK OF PREGNANCY

Covers mum against:

- Pregnancy complications¹
 - Death
- Childbirth medical negligence^{1,4}
- Hospitalisation (up to 30 days)²
- Major hospitalisation (more than 30 days or at least 5 days in ICU)³

BIRTH OF CHILD

Covers baby against:

- Congenital illnesses¹
- Hospitalisation (up to 30 days)²



**WITHIN 60 DAYS
FROM BIRTH**

- Option to transfer base plan and applicable riders
- Guaranteed lifelong protection for your child

**3RD POLICY YEAR OF
PRENATAL RIDER**

Coverage under AIA Baby Protector (II) or AIA Baby Protect Plus (II) will end for both mum and baby



**ENJOY COVERAGE TO
AGE 100**

Benefits Payout

Benefits	Payout (SGD)
Death Benefit for mum	\$5,000, \$10,000 or \$25,000 respectively
Pregnancy complications ¹	
Childbirth Medical Negligence Benefit ^{1,4}	
Congenital illnesses ¹	
Hospital Care Benefit for baby ² (Up to 30 Days)	\$100/day, \$200/day or \$500/day respectively
Hospital Care Benefit for mum ² (Up to 30 Days)	
Major Hospitalisation Care Benefit for mum ³ (Continuously for more than 30 Days or at least 5 Days in ICU)	100% of coverage amount after deducting any payout under Hospital Care Benefit for mum

List of Covered Conditions* – For Mum

Pregnancy Complications	Hospital Care Benefit for mum (Up to 30 days)
<ol style="list-style-type: none"> 1. Abruptio Placentae 2. Amniotic Fluid Embolism 3. Choriocarcinoma and Malignant Hydatidiform Mole 4. Disseminated Intravascular Coagulation 5. Fatty Liver of Pregnancy 6. Gestational Diabetes resulting in Foetal Macrosomia and Neonatal Hypoglycaemia 7. HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count) 8. Miscarriage due to Accident 9. Placenta Increta / Percreta 10. Postpartum Haemorrhage requiring Hysterectomy 11. Pre-Eclampsia or Eclampsia 12. Still birth 13. Uterine Rupture 14. Vasa Previa 	<p>Hospitalisation due to:</p> <ol style="list-style-type: none"> 1. Any of the covered Pregnancy Complications 2. Complications of lactational mastitis 3. Inpatient psychiatric treatment 4. Post-natal Anaemia 5. Puerperal Infection and Shock 6. Pulmonary embolism 7. Repair of 4th degree perineal tear 8. Septic pelvic thrombophlebitis 9. Surgical site infection following Caesarean section 10. Uterine infection or transfusion due to retained placenta following birth

List of Covered Conditions* – For Baby

Congenital Illnesses	Hospital Care Benefit for baby (Up to 30 days)
<ol style="list-style-type: none"> 1. Absence of Two Limbs 2. Anal Atresia 3. Atrial Septal Defect 4. Biliary Atresia 5. Cerebral Palsy 6. Cleft Palate / Cleft Lip 7. Club Foot 8. Coarctation of Aorta 9. Congenital Blindness 10. Congenital Cataract 11. Congenital Deafness 12. Congenital Diaphragmatic Hernia 13. Congenital Dislocation of Hip 14. Congenital Hypertrophic Pyloric Stenosis 15. Development Dysplasia of the Hip 16. Down's Syndrome 17. Infantile Hydrocephalus 18. Patent Ductus Arteriosus 19. Retinopathy of Prematurity 20. Spina Bifida 21. Tetralogy Fallot 22. Tracheo-Esophageal Fistula / Esophageal Atresia 23. Transposition of Great Vessel 24. Truncus Arteriosus 25. Ventricular Septal Defect 	<p>Hospitalisation due to:</p> <ol style="list-style-type: none"> 1. Admission into ICU / HDU 2. Incubation of a newborn child⁵ 3. Infectious diseases: <ol style="list-style-type: none"> (a) Avian Influenza (H7N9 & H5N1) (b) Chikungunya fever (c) Creutzfeldt-Jakob disease (d) Dengue haemorrhagic fever (e) Ebola (f) Japanese encephalitis (g) Malaria (h) MERS-CoV (i) Nipah virus encephalitis (j) Rabies (k) SARS (l) Severe measles (m) Typhoid fever (n) Zika fever 4. Inpatient hospitalisation due to Hand, Foot and Mouth Disease 5. Phototherapy or blood transfusion for severe neonatal jaundice 6. Premature birth requiring neonatal ICU / HDU

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

General Notes:

There are certain conditions whereby 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 This benefit will automatically terminate once a maximum of 30 days of benefit is paid.
- ³ The Major Hospitalisation Care Benefit will terminate once this benefit is paid or 60 days from the birth of the baby, whichever is earlier. Upon the payout of this benefit, the Hospital Care Benefit for mum will also terminate.
- ⁴ If mum and/or child unfortunately passes away due to medical negligence of a Physician, Specialist or Hospital in Singapore or Malaysia, this benefit will pay 100% of coverage amount, in addition to the Death Benefit for mum.
- ⁵ Incubation of a newborn 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. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. 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 01 July 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)

1 Robinson Road, AIA Tower, Singapore 048542
Monday – Friday: 8.45am – 5.30pm
AIA Customer Care Hotline: 1800 248 8000
aia.com.sg