

## AIA Glow Future Promotion Terms & Conditions:

1. The AIA Glow Future Promotion (“Promotion”) from AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) shall run from 5 October 2022 to 31 December 2022 (both dates inclusive) (“Promotion Period”) and is open to new and existing customers of AIA (“Eligible Customers”).
2. The Promotion shall be governed by the terms and conditions set out herein (“T&Cs”) and by such terms as AIA may impose from time to time. Your participation in the Promotion signifies your agreement to be bound by the foregoing terms and conditions in their entirety.
3. Subject to the T&Cs, an Eligible Customer who purchases a selected Eligible Plan during the Promotion Period may be eligible to receive:
  - (i) Additional unit allocation in the form of Welcome Bonus (“Welcome Bonus”); or
  - (ii) a discount on the premium(s) of the Eligible Plan (“Discount”).

The Welcome Bonus and Discount (as applicable) that an Eligible Customer may be eligible to receive with the purchase of a selected Eligible Plan from 5 October 2022 to 30 November 2022, are as follows:

| Eligible Plans  | Discount / Welcome Bonus   |
|---|--|
| AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$4,800 to S\$5,999   | 5% Welcome Bonus of the regular premiums payable in first policy year  |
| AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$6,000 to S\$11,999  | 10% Welcome Bonus of the regular premiums payable in first policy year |
| AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of S\$12,000 to S\$14,999 | 15% Welcome Bonus of the regular premiums payable in first policy year |
| AIA PRO ACHIEVER 2.0^ with Minimum Annual Premium of \$15,000 and above     | 20% Welcome Bonus of the regular premiums payable in first policy year |
| AIA SECURE FLEXI TERM 5 PAY   | 15% discount on First Five Years’ Premium #                            |
| AIA SECURE FLEXI TERM 10, 20, 30 YEARS, TO AGE 65/75                        | 20% discount on First Five Years’ Premium #                            |
| AIA GUARANTEED PROTECT PLUS (III) - 2X Multiplier                           | 5% discount on First Five Years’ Premium #                             |
| AIA GUARANTEED PROTECT PLUS (III) - 3X Multiplier                           | 15% discount on First Five Years’ Premium #                            |
| AIA GUARANTEED PROTECT PLUS (III) - 5X Multiplier                           | 18% discount on First Five Years’ Premium #                            |
| AIA PRO LIFETIME PROTECTOR (II) + any rider                                 | 10% discount on First Year’s Premium*                                  |



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| AIA PRO LIFETIME PROTECTOR (II) - basic plan only                           | 5% discount on First Year's Premium* |
| AIA ELITE SECURE INCOME SINGLE PREMIUM (SGD/USD)                            | 1% of Single Premium*                |
| AIA ELITE SECURE INCOME REGULAR PREMIUM (SGD/USD)                           | 5% on First Year's Premium*          |
| AIA PLATINUM RETIREMENT ELITE SINGLE PREMIUM (SGD/USD)                      | 0.5% of Single Premium*              |
| AIA PLATINUM RETIREMENT ELITE REGULAR PREMIUM (SGD/USD)                     | 2% of First Year Premium*            |
| AIA PLATINUM WEALTH ELITE SINGLE PREMIUM (SGD/USD)                          | 1% of Single Premium*                |
| AIA PLATINUM WEALTH ELITE REGULAR PREMIUM (SGD/USD)                         | 5% of First Year Premium*            |
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$250)  | 0.5% of Single Premium*              |
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$500)  | 0.75% of Single Premium*             |
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$1000) | 1% of Single Premium*                |

^To receive the Welcome Bonus for AIA Pro Achiever 2.0, the minimum annual premium ("**Minimum Annual Premium**") set out in the table above must be met.

The Welcome Bonus and Discount (as applicable) that an Eligible Customer may be eligible to receive with the purchase of a selected Eligible Plan from 1 to 31 December 2022, are as follows:

| Eligible Plans   | Discount / Welcome Bonus   |
|--|--|
| AIA PRO ACHIEVER 2.0~ with Minimum Annual Premium of S\$4,800 to S\$5,999  | 5% Welcome Bonus of the regular premiums payable in first policy year  |
| AIA PRO ACHIEVER 2.0~ with Minimum Annual Premium of S\$6,000 to S\$7,199  | 10% Welcome Bonus of the regular premiums payable in first policy year |
| AIA PRO ACHIEVER 2.0~ with Minimum Annual Premium of S\$7,200 to S\$11,999 | 15% Welcome Bonus of the regular premiums payable in first policy year |



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| AIA PRO ACHIEVER 2.0~ with Minimum Annual Premium of S\$12,000 to S\$29,999 | 30% Welcome Bonus of the regular premiums payable in first policy year |
| AIA PRO ACHIEVER 2.0~ with Minimum Annual Premium of S\$30,000 and above    | 45% Welcome Bonus of the regular premiums payable in first policy year |
| AIA SECURE FLEXI TERM 5 PAY   | 15% discount on First Five Years' Premium #                            |
| AIA SECURE FLEXI TERM 10, 20, 30 YEARS, TO AGE 65/75                        | 20% discount on First Five Years' Premium #                            |
| AIA GUARANTEED PROTECT PLUS (III) - 2X Multiplier                           | 5% discount on First Five Years' Premium #                             |
| AIA GUARANTEED PROTECT PLUS (III) - 3X Multiplier                           | 15% discount on First Five Years' Premium #                            |
| AIA GUARANTEED PROTECT PLUS (III) - 5X Multiplier                           | 18% discount on First Five Years' Premium #                            |
| AIA PRO LIFETIME PROTECTOR (II) + any rider                                 | 10% discount on First Year's Premium*                                  |
| AIA PRO LIFETIME PROTECTOR (II) - basic plan only                           | 5% discount on First Year's Premium*                                   |
| AIA ELITE SECURE INCOME SINGLE PREMIUM (SGD/USD)                            | 1% of Single Premium*  |
| AIA ELITE SECURE INCOME REGULAR PREMIUM (SGD/USD)                           | 5% on First Year's Premium*  |
| AIA PLATINUM RETIREMENT ELITE SINGLE PREMIUM (SGD/USD)                      | 0.5% of Single Premium*  |
| AIA PLATINUM RETIREMENT ELITE REGULAR PREMIUM (SGD/USD)                     | 2% of First Year Premium*  |
| AIA PLATINUM WEALTH ELITE SINGLE PREMIUM (SGD/USD)                          | 1% of Single Premium*  |
| AIA PLATINUM WEALTH ELITE REGULAR PREMIUM (SGD/USD)                         | 5% of First Year Premium*  |
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$250)  | 0.5% of Single Premium*  |
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$500)  | 0.75% of Single Premium*   |



|   |                       |
|---|-----------------------|
| AIA PLATINUM GIFT FOR LIFE PLUS - SGD (with minimum Sum Assured of S\$1000) | 1% of Single Premium* |
|---|-----------------------|

~To receive the Welcome Bonus for AIA Pro Achiever 2.0, the minimum annual premium (“**Minimum Annual Premium**”) set out in the table above must be met.

**\*Single Premium/First Year’s Premium** means the total amount of gross premium payment due and payable on an Eligible Plan in the first policy year of an Eligible Plan. The calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. It includes the goods and services tax paid for such policy and the extra premiums payable because of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

**#First Five Years’ Premium** means the total amount of gross premium payment due and payable on an Eligible Plan in each of the first, second, third, fourth and fifth policy year of an Eligible Plan respectively. The calculation of gross premium for each policy year shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. It includes the goods and services tax paid for such policy and the extra premiums payable because of substandard loadings. No aggregation of premiums among two or more policies will be allowed.

4. Additional Vitality discount or PowerUp Dollar may be applicable to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Visit <https://myaia.aia.com.sg/en/vitality/dashboard/partner-benefits/insurance-discount.html> for more information on AIA Vitality. Eligible Customers who are not existing AIA Vitality members may also enjoy the AIA Vitality 1-For-1 Special Promotion.
5. Eligible Plans with pay-to-age premium terms are **eligible** for this Promotion.
6. This Promotion shall also be subject to the following conditions, that:
  - (a) the Eligible Customer’s application to purchase an Eligible Plan (“**Application**”) is accepted by AIA;
  - (b) the Application is dated, signed and submitted to AIA during the Promotion Period;
  - (c) the Application must not be in relation to any of the Eligible Customer’s existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of plan);
  - (d) the Application is not a re-submission of a previously withdrawn application;
  - (e) the Eligible Plan incepts with the first premium fully paid on or before **31 January 2023**;
  - (f) there is no cancellation of the Eligible Plan during the free-look period;
  - (g) the Eligible Plan remains in force for at least 12 months from its inception date; and
  - (h) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.



7. The Discount in this Promotion is applied on a “per policy” basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Promotion.
8. If the Eligible Customer cancels an Eligible Plan within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s) applied) without interest, less all medical expenses incurred in considering the Application, and provided that no claim has been made and no deductions/set offs are applicable.
9. By participating in this Promotion, the Eligible Customer hereby undertakes to immediately upon AIA’s request pay AIA the full amount of any discount(s) or item(s) given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the discount(s) or item(s). The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s) and item(s) and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant Eligible Plan, at AIA’s discretion.
10. AIA reserves the right in its sole and absolute discretion to replace the discount(s) or item(s) given under this Promotion with an item of similar value, without having to give any person any notice or reason.
11. This Promotion cannot be used in conjunction with any other promotions carried out by AIA unless otherwise permitted by AIA in its sole and absolute discretion.
12. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
13. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Promotion at any time without having to give any person any notice or reason.
14. AIA’s decision on all matters relating to this Promotion (including the interpretation of these T&Cs) will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Promotion, these T&Cs shall prevail.
15. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
16. AIA may, at any time, in its sole discretion and without prior notice or liability to any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the “Last Revision Date” stated at the end of these T&Cs.

*Last Revision Date: 30 December 2022*

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