



AIA Singapore

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Real change to health begins
at [AIAVitality.com.sg](https://www.aia.com.sg)

95 years of protecting Singapore: AIA launches AIA Protect 3 to empower the workforce and close critical illness gap

Exclusive to AIA individual and corporate customers and their families, AIA Protect 3 provides multi-stage coverage for cancer, heart attack and stroke — the three most common critical illnesses in Singapore — as a starter or practical critical illness plan

SINGAPORE, 19 May 2026 — In conjunction with its 95th anniversary, AIA Singapore (AIA) today announced the launch of [AIA Protect 3](#), a new critical illness (CI) plan designed around the three most prevalent health conditions in Singapore. As a tribute to the long-standing trust of its policyholders, this plan is launched as an exclusive offering for all AIA policyholders – whether insured through a personal or corporate insurance plan, as well as their spouses and children.

AIA Protect 3 provides multi-stage coverage for cancer, heart attack, and stroke – from early to major stage – with protection up to age 85 and cashback of 25% if no claims are made at insured’s 65th birthday or after 15 years, whichever is later.

The introduction of AIA Protect 3 comes at a time when cancer, heart attack and stroke remain the leading causes of death in Singapore¹ and accounts for about 90% of CI claims². Singapore has a significant 74% CI protection gap³. This also comes at a time where Singapore Residents aged 30 and above are increasingly prioritising critical illness protection in the face of rising healthcare costs and financial uncertainty⁴.

The plan aims to make critical illness protection more affordable with premiums starting from S\$0.56⁵ per day, and the option of switching to level premiums – where premium amounts remain fixed and constant – from age 70. It is an ideal starter personal CI plan, providing CI coverage for Singapore’s workforce to complement their corporate insurance CI coverage especially as they may face major disruptions to their income, daily routines, and family responsibilities in the event of a critical illness.

AIA Protect 3 is also a practical CI plan for individuals to strengthen protection for higher risk conditions, especially given the gender-specific benefit of the plan.

“Critical illness can affect anyone, often when it is least expected, bringing emotional and financial strain to families,” said **Irma Hadikusuma, Chief Marketing and Healthcare Officer of AIA Singapore**. “As we mark 95 years in Singapore, AIA Protect 3 reflects our commitment to our customers. By providing this plan for our individual and corporate customers and their families, we are ensuring that those who have grown with us have the first and most seamless access to affordable, relevant critical illness protection.”

¹ ‘Principal Causes of Death’ (25 July 2024) Ministry of Health. Available at: <https://www.moh.gov.sg/others/resources-and-statistics/principal-causes-of-death/>

² 7 Worrying Critical Illness Statistics in Singapore (2024) (17 December 2024). SmartWealth. Available at: <https://smartwealth.sg/critical-illness-statistics-singapore/>

³ ‘Singapore’s Critical Illness protection gap narrows while mortality protection gap remains relatively unchanged: Protection Gap Study 2022’ (8 September 2023) Life Insurance Association, Singapore. Available at: <https://www.lia.org.sg/media/3972/lia-pgs-2022-press-release-final-8-sep-2023.pdf>

⁴ The ninth wave of the AIA Live Better Study is an independent study that was conducted from 19 December 2025 to 6 January 2026 with a sample size of 1,000 representing Singapore’s general population.

⁵ Premium is based on a 16-year-old male at the age of entry, and a non-smoker, with a coverage amount of S\$100,000, using the annual premium rate divided by 365 days. Premiums will increase with age and are not guaranteed.



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Focused protection designed for today's needs

AIA Protect 3 provides straightforward, affordable protection that fits seamlessly into their lives.

Key features include:

- Multi-stage coverage for cancer, heart attack and stroke, from early to major stages.
- Coverage for gender-specific cancers from the third policy year onwards (e.g. prostate and testicle cancer for males, breast and ovary cancer for females).
- Protection up to age 85.
- 25% cashback on premiums from age 65 (or entry age + 15 years), if claim-free.
- Premiums from S\$0.56⁵/day, with the flexibility to switch to level premiums from age 70.
- Simplified sign-up by answering 4 questions, which does not require medical checks, providing greater access and convenience.

Encouraging healthier lifestyles through AIA Vitality integration

AIA Protect 3 not only offers CI protection but also encourages better health with the option to add [AIA Vitality](#) to the plan. AIA Vitality is a leading wellness program in Singapore that supports customers to stay active, live healthy by driving positive behavioural changes and rewards them as they go along on their wellness journey.

Customers who purchase AIA Protect 3 and sign up for AIA Vitality can enjoy:

- A one-time Engagement Booster at 5% of the first gross annualised premium back in Vitality coins when they complete one Weekly Fitness Challenge within 100 days from policy issue date; and
- An Annual Insurance Booster of up to 15% of the previous year's gross annualised premium back in Vitality coins from the second policy year, based on Vitality status. The higher the Vitality status, the more they enjoy.

Vitality coins can be redeemed for eVouchers from a range of lifestyle brands in the [AIA+](#) app. As customers engage with the AIA Vitality programme, they also stand to get rewarded every week and enjoy an extensive suite of partner benefits such as discount on gym membership, fitness devices, movies and more.

This integrated approach reflects AIA Singapore's broader approach to holistic wellness — going beyond traditional insurance to help people prevent illness, build healthier habits and take greater ownership of their long-term well-being.

For more information on [AIA Protect 3](#), please reach out to an AIA consultant or purchase the plan via [AIA+](#). As an all-in-one super app, AIA+ integrates wellness, healthcare, and financial services, providing comprehensive management for both individual and corporate customers at their fingertips.

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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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR⁶, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR⁷, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$345 billion as of 31 December 2025.

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, AIA serves the holders of more than 44 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 codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

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⁶ Hong Kong SAR refers to the Hong Kong Special Administrative Region.

⁷ Macau SAR refers to the Macau Special Administrative Region.