



HEALTHIER, LONGER,  
BETTER LIVES

DIRECT - AIA TERM COVER

# THE MORE AFFORDABLE WAY TO PROTECT THE ONES YOU LOVE



You strive hard to shoulder financial responsibilities while taking care of your children, parents and your own future. But with rising costs, it can be tough to secure the right protection plan that best meets your needs. Should the unexpected happen, will your loved ones be covered financially?

**DIRECT - AIA Term Cover** offers cost-effective, flexible term protection while allowing you to meet your financial goals and needs.

As this is a Direct Purchase Insurance plan, you can sign up directly from AIA without seeking advice from a financial adviser.

Bridge your protection gap today. Sign up with us at the AIA Customer Service Center located at 1 Finlayson Green Singapore 049246. For more details, call our **AIA Customer Care Hotline at 1800 248 8000.**

## Benefits that cover your needs

### High coverage with affordable premiums

- For instance, a 30-year-old male non-smoker would only pay about S\$0.33 a day for protection up to age 65, with coverage amount of S\$100,000.
- Depending on your budget and needs, choose the coverage term you prefer and enjoy premiums that stay unchanged<sup>1</sup> for 5 years, 20 years, or up to age 65.
- In the event of Death, Terminal Illness or Total and Permanent Disability (TPD)<sup>2</sup>, we will pay out the coverage amount, providing your family with much needed financial assistance.

### Enjoy guaranteed renewal and protection up to age 85

- Enjoy guaranteed renewability<sup>3</sup> for the 5-year term plan regardless of your health condition.

### Extra protection against Critical Illness (Optional Benefit)

- Opt to enhance your protection by adding a Critical Illness rider that offers more comprehensive protection<sup>4</sup>.

<sup>1</sup> Premiums will only remain unchanged during the duration of the term for the basic plan. Upon renewal of a 5-year term plan, the premiums will be based on the insured's age (last birthday) at the time of renewal.

<sup>2</sup> Coverage for TPD benefit is up to age 65.

<sup>3</sup> The last renewal age for the 5-year term is age 80.

<sup>4</sup> Coverage for Critical Illness benefit is up to age 65.

#### 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 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. You may wish to seek advice from an AIA Financial Services Consultant for a financial analysis before purchasing this policy. Should you choose not to seek advice from an AIA Financial Services Consultant, please consider whether the product is suitable for you, and you take responsibility to ensure that this plan is appropriate to meet your financial needs and insurance objectives. You may wish to terminate the policy according to the free-look provision if you find that the policy is unsuitable after purchasing it, and AIA may recover from you any expense incurred in underwriting the policy. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. 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. Some benefits of the life policy are not guaranteed e.g. bonus rates. Premium rates for certain policies and riders are not guaranteed. Please refer to the Policy Illustration & important information for details. We will give you 14 days free-look period so that you have sufficient time to consider your purchase. If you are not sure, you can contact us to explain the product features or seek advice from a financial advisor representative about the suitability of the policy before purchasing it. If you decided not to seek any advice, you would have already considered the suitability of the policy for your financial circumstances and needs.

Before purchase, you should use the following resources to consider the different types of Direct Purchase Insurance (DPI) and life policies, and whether this policy you intend to purchase is suitable for your financial circumstances and needs:

Insurance Estimator to calculate the amount of life insurance coverage you need;

MoneySense Budget Calculator to check whether you can afford the premium based on your income and expenditure;

www.comparefirst.sg to compare the features and premiums of DPI and other types of life policies; and

MoneySense website to learn more about DPI.

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 24 February 2023.