

PROTECTION

AIA PRO LIFETIME PROTECTOR

Be on top of your changing needs with lifetime protection



An all-in-one investment-linked plan that bolsters your protection during your heyday while allowing you to maximise your investments in the later years.

POWERED BY

AIA Vitality

aia.com.sg



HEALTHIER, LONGER,
BETTER LIVES

Stay ahead with a bundled protection and investment solution

As you journey through life, each milestone will bring new financial goals that can evolve from one life stage to the next.

AIA Pro Lifetime Protector is an affordable one-stop protection and investment solution that helps you stay on top of your changing needs. It lets you personalise your protection according to your needs in the earlier years, while allowing you to adjust your coverage to maximise your investment returns in the later years.

For greater peace of mind, you can build your plan by adding on a range of riders that provide protection against disability and multi-stage critical illnesses. Enjoying well-rounded protection while building your investments has never been easier.



Get started from as low as S\$6.00¹ a day

What makes AIA Pro Lifetime Protector the plan for you?

Key benefits at a glance:



All-round protection

- Flexibility to choose the level of protection that best suits your needs
- Receive comprehensive coverage for death, disability² and multi-stage critical illnesses³ from as low as S\$6.00¹ a day
- Guaranteed protection for the first 10 years no matter how your investments perform⁴
- Build your plan with riders that are designed for you and your loved ones



Investment

- Get access to cash should the need arise after the 2nd year without charges
- Option to reduce your coverage and focus on wealth accumulation in the later years
- Option to receive regular income to meet your retirement goals
- Simplified investing with the option to receive professional investment guidance from AIA

Buildable protection that stretches your safety net further

Customise your plan by layering on the protection options you want for a 360-degree safety net.

Optional riders for better peace of mind



Total Critical Accelerator

Receive coverage up to age 100 for 43 major critical illnesses³.



Double Critical Cover

Reset your coverage for continued protection even after a claim

With our 'Power Reset' benefit, you can make multiple claims for critical illnesses at the early, intermediate and major stages – up to 200% of your coverage amount⁵.

Get covered for 104 critical illness conditions³ and 5 special conditions⁶



Early Critical Protector Waiver of Premium

We'll take care of the premiums so you can focus on what really matters – your recovery.

Upon diagnosis of any of the covered 103 early, intermediate or major stage critical illness³, eligible future premiums of your AIA Pro Lifetime Protector and eligible riders (if any) will be waived till the end of your Early Critical Protector Waiver of Premium rider term, with no change to your benefits.

Buying this plan for your little one? Plan ahead for guaranteed coverage.



Child Critical Cover

Covers ADHD, Autism, Dyslexia – first in market to cover all 3 developmental conditions

A rider specially built for your little one as he/she receives protection against 25 child medical conditions³ until age 21, after which you have the option to convert it into a lifelong plan that will give your child guaranteed coverage through adulthood.



Early Critical Protector Payor Benefit

Safeguard your child's protection, no matter what the future may bring

Upon diagnosis of any of the covered 103 early, intermediate or major stage critical illness³, total and permanent disability or upon your passing, eligible future premiums of your child's AIA Pro Lifetime Protector and eligible riders (if any) will be waived up to his/her 25th birthday, ensuring that your child stays protected when it matters most.



Your expert investment portfolio – simplified

AIA Pro Lifetime Protector takes the complexities out of investing. You get exclusive access to Guided Portfolios which are put together by AIA. A choice of 3 portfolios are offered - Pro Adventurous, Pro Balanced or Pro Cautious - to suit varying risk appetites, investment horizons and targeted returns. Designed to optimise your returns while minimising risk, each portfolio is thoroughly researched and well-diversified across asset classes, built on Mercer's insights and knowledge.

Guided Portfolios are reviewed annually based on professional research and market outlook. AIA Pro Lifetime Protector connects you with the pulse of the market and empowers you to take control of your investments. For the astute investors, you have the flexibility to pick your own basket of funds to suit your changing needs.

EXPERT ADVICE

Professional guidance helps you avoid the pitfalls of emotional investing and timing the markets, designed to optimise your returns for the long term.

Mercer

Mercer is a leading global investment consultant with proven expertise in portfolio solutions for financial institutions around the world. With over 40 years of providing investment advice and recommendations, Mercer has clients with US\$12.9 trillion in assets under advisement[^] as at 30 June 2019.

[^] Assets under advisement include aggregated data for Mercer Investment Consulting, Inc. and its affiliated companies globally ("Mercer"). Data is derived from a variety of sources, including, but not limited to, third party custodians or investment managers, regulatory filings, and customers self-reported data. Mercer has not independently verified the data. Where available, data is provided as of 30 June 2019. ("Reporting Date"). If data was not available as of the Reporting Date, information from a date closest in time to the Reporting Date, which may be of a more recent date than the Reporting Date, was included. Data includes assets of customers that have engaged Mercer to provide project-based services within the 12-month period ending on the Reporting Date, and assets of customers that subscribe to Mercer's Manager Research database. References to Mercer shall be construed to include Mercer LLC and/or its associated companies, and include Mercer Investment Solutions (Singapore) Pte. Ltd. which provides AIA with certain non-discretionary investment consulting services. Investors of Guided Portfolios are clients of AIA, not of Mercer.

POWERED BY *AIA Vitality*



Be rewarded when you live healthier

Lifespans are getting longer as medical technology advances, making it all the more important to take care of our health. AIA Vitality, our innovative wellness programme, helps you on your journey to better health by rewarding you for every healthy choice you make.

As an AIA Vitality member, you get to save money with cashbacks and discounts as you get healthier. What's more, you get to enjoy free additional coverage of 10% on top of your original coverage amount, known as PowerUp Dollar. Your PowerUp Dollar may change every year⁷, so the higher your AIA Vitality status, the more additional coverage you'll receive.

Example



At age 30, Chris, a non-smoker, takes up AIA Pro Lifetime Protector plan, which offers comprehensive protection against death and disability, as well as wealth accumulation opportunities. For added protection against critical illnesses, he decides to add on Double Critical Cover rider for the reassurance he needs. He selects the Pro Balanced Portfolio as he wants potentially higher returns, but is concerned about taking on too much risk.



Purchases AIA Pro Lifetime Protector plan and adds on Double Critical Cover rider with a coverage amount of S\$100,000, giving him protection against death, disability² and multi-stage critical illness.

30

Chris's Age

Just **S\$6.00** / day

Diagnosed with colorectal carcinoma in situ and receives 100% of the coverage amount (S\$100,000) from the Double Critical Cover rider. His coverage for death and disability² under the basic policy remains the same.

45

12 months later



POWER RESET

restores his critical illness coverage to **100%, i.e. S\$100,000**



Reduces his protection to focus on wealth accumulation as his children are now financially stable.

55



Upon retirement, Chris enjoys the potential returns of his plan while he continues to receive protection against death, disability² and critical illness.

65

General Note:

There are certain conditions where no benefits will be payable. You are advised to read the relevant policy contracts for details.

- ¹ Derived from the premium based on a 30-year-old male, non-smoker, purchases AIA Pro Lifetime Protector with Total Disability Accelerator and Double Critical Cover rider with a sum assured of S\$100,000.
- ² Coverage for total and permanent disability will end at age 70.
- ³ For the list of covered conditions, please refer to the respective product summaries.
- ⁴ Your policy and any unit deducting riders will not lapse for the first 10 years regardless of investment performance, as long as all regular premiums are fully paid and no withdrawals have been made.
- ⁵ This rider will terminate upon payment of 200% of the coverage amount.
- ⁶ Coverage for special conditions is up to age 85.
- ⁷ PowerUp Dollar may increase or decrease at each policy anniversary depending on the insured's AIA Vitality status.

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

AIA Pro Lifetime Protector is a regular premium Investment-linked Plan (ILP) offered by AIA, which invests in ILP sub-fund(s). Investments in this plan are subject to investment risks including the possible loss of the principal amount invested. The performance of the ILP sub-fund(s) is not guaranteed and the value of the units in the ILP sub-fund(s) and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of the future performance of the ILP sub-fund(s).

You should seek advice from a qualified advisor and read the product summary and product highlights sheet(s) before deciding whether the product is suitable for you. A product summary and product highlights sheet(s) relating to the ILP sub-fund(s) are available and may be obtained from your AIA Financial Services Consultant or Insurance Representative. A potential investor should read the product summary and product highlights sheet(s) before deciding whether to subscribe for units in the ILP sub-fund(s).

Any access to confidential and proprietary information via Guided Portfolios is intended for your exclusive reference, for general information purposes only. This information is not, nor intended to be, investment advice and shall not be relied on as such. This does not constitute an offer or a solicitation of an offer to buy or sell securities, commodities and/or any other financial instruments or products or constitute a solicitation on behalf of any of the investment managers, their affiliates, products or strategies. Guided Portfolios does not give any representations or warranties as to the accuracy of any information provided to you and does not accept any responsibility or liability for any loss or damage which you may suffer arising out of or in connection with your purchase. Where appropriate, you are encouraged to seek independent legal, tax and other professional advice. This material has been prepared by AIA and is for informational purposes only.

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.

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 April 2020.

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 Hong Kong SAR, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan (China), Vietnam, New Zealand, Macau SAR, Brunei, Cambodia, Myanmar, a 99 per cent subsidiary in Sri Lanka and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai almost 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\$284 billion as of 31 December 2019.

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 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").

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