



## Terms & Conditions

1. The AIA Health to Wealth Promotion 2026 (“**Health to Wealth Promotion**”) by AIA Singapore Private Limited (UEN: 201106386R) (“**AIA**”) shall run from 1 April 2026 to 31 May 2026 (both dates inclusive) (“**Health to Wealth Promotion Period**”). The AIA Max VitalHealth Pro Promotion (“**VitalHealth Pro Promotion**”) by AIA shall run from 1 April 2026 to 30 June 2026 (both dates inclusive) (“**VitalHealth Pro Promotion Period**”). These promotions are collectively, the “**Promotion**”. The Promotion 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. Participation in the Promotion constitutes acceptance of the T&Cs in their entirety.

## Health to Wealth Promotion

3. Subject to these T&Cs, an Eligible Customer who purchases an Eligible Plan (as defined in the first column of the table in Paragraph 4 below) during the Health to Wealth Promotion Period may be eligible to receive the corresponding benefit as set out in the table, namely:
  - (i) a discount on the premium(s) of the Eligible Plan (“**Discount**”); **or**
  - (ii) an additional welcome bonus, in the form of an additional unit allocation, on top of the default Welcome Bonus provided under the product specifications (“**Additional Welcome Bonus**”).
4. For avoidance of doubt, in addition to the Discount and the Additional Welcome Bonus, the usual Vitality insurance benefits as set out in the third column of the table below, may also be applied to the Eligible Plans and selected riders that are integrated with AIA Vitality, subject to relevant requirements being met. Please visit [www.aia.com.sg/vitalityinsurancebenefits](http://www.aia.com.sg/vitalityinsurancebenefits) for more information on AIA Vitality.

Eligible Plan	Promotion	AIA Vitality Benefits
AIA Absolute Critical Cover	10% discount on First Year’s Premium <sup>#</sup>	10% Vitality Premium Discount*
AIA Enhanced Cancer Protect	10% discount on First Year’s Premium <sup>#</sup>	Not applicable
AIA Guaranteed Protect Plus (IV) <sup>^^</sup>	15% discount on First Year’s Premium <sup>#</sup>	PowerUp Dollar
AIA Platinum Wealth Elite 2.0 - Single Premium (SGD/USD)	1% discount on First Year’s Premium <sup>#</sup>	Vitality Fund Boost
AIA Platinum Wealth Elite 2.0 - Regular Premium (SGD/USD)	5% discount on First Year’s Premium <sup>#</sup>	Vitality Fund Boost
AIA Pro Lifetime Protector II <sup>^^</sup>	5% discount on First Year’s Premium <sup>#</sup>	PowerUp Dollar
AIA Secure Flexi Term	15% discount on First Year’s Premium <sup>#</sup>	10% Vitality Premium Discount*
AIA Ultimate Critical Cover	10% discount on First Year’s Premium <sup>#</sup>	10% Vitality Premium Discount*
AIA Wealth Venture (with minimum of S\$12,000 of AIA Wealth Venture First Year’s Premium <sup>##</sup> )	Equivalent of 15% of AIA Wealth Venture First Year’s Premium in the form of Additional Welcome Bonus	Not applicable

<sup>#</sup>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 (whether paid in one lump sum in the first policy year as a single premium plan, or in regular instalments over the first policy year as a regular premium plan). The



calculation of gross premium payable shall include the amount(s) paid for additional coverage as set out in any supplementary agreement(s) that is attached to the basic policy and which bears the same policy number, the extra premiums payable because of substandard loadings (if applicable), and any applicable goods and services tax paid for such policy. No aggregation of premiums among two or more policies will be allowed.

\*Vitality Premium Discount is calculated based on the First Year's Premium less any extra premiums payable (and tax on such extra premiums) due to substandard loadings (where applicable).

##AIA Wealth Venture First Year's Premium means the total amount of gross premium payment due and payable in the first policy year of an AIA Wealth Venture policy. The calculation of gross premium payable excludes any amount(s) paid for additional coverage as set out in any supplementary agreement(s) that is attached to the basic policy and which bears the same policy number and any ad-hoc top-up premiums paid. No aggregation of premiums among two or more policies will be allowed.

^^Premiums payable for the AIA Mum2Baby Protect rider shall be included in the calculation of discounts for the AIA Guaranteed Protect Plus (IV) and Pro Lifetime Protector (II) plans.

5. The Health to Wealth Promotion shall also be subject to the following conditions:
  - i. the Eligible Customer's application to purchase an Eligible Plan ("**Application**") is accepted by AIA;
  - ii. the Application is dated, signed and submitted to AIA during the Health to Wealth Promotion Period;
  - iii. 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, an addition of rider or endorsement or a change of plan);
  - iv. the Application is not a re-submission of a previously withdrawn application;
  - v. the Eligible Plan incepts with the first premium fully paid on or before 30 June 2026;
  - vi. there is no cancellation of the Eligible Plan during the free-look period;
  - vii. the Eligible Plan remains in force for at least 12 months from its inception date; and
  - viii. there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
6. The Discount and Additional Welcome Bonus in this Health to Wealth Promotion are applied on a "per policy" basis, and an Eligible Customer may purchase more than 1 Eligible Plan under this Health to Wealth Promotion and may receive multiple benefits, subject to these T&Cs.
7. 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) and benefits under this Health to Wealth Promotion) without interest and less all medical expenses incurred in considering the Application, provided that no claim has been made and no deductions/set offs are applicable.



**VitalHealth Pro Promotion**

8. A summary of the VitalHealth Pro Promotion is set out in the table below:

	Promotion	Additional Perks for AIA Vitality Members
AIA Max VitalHealth Pro	15% of VitalHealth Pro Premium <sup>###</sup> paid as at end of campaign period in the form of eCapitaVouchers <sup>**</sup>	3% of VitalHealth Pro Premium <sup>###</sup> in equivalent Vitality coins upon completion of one weekly fitness challenge within 100 days of policy issuance

<sup>###</sup>VitalHealth Pro Premium means the total amount of gross premium payment due and payable on the AIA Max VitalHealth Pro rider in the first policy year. The calculation of gross premium payable shall include the amount(s) paid for additional coverage as set out in any supplementary agreement(s) that is attached to the AIA Max VitalHealth Pro policy and which bears the same policy number and any applicable goods and services tax paid for such policy, but excludes any extra premiums payable (and tax on such extra premiums) due to substandard loadings (if applicable).

<sup>\*\*</sup>For instance, if the rider is applied for in April 2026, if monthly premium option is selected, 15% of 3 months' premiums (being the premiums paid from April - June 2026) shall be the basis for calculating the amount of eCapitaVouchers to be awarded. If annual premium option is selected, premiums paid for the entire year shall be the basis for calculating the amount of eCapitaVouchers to be awarded.

9. The VitalHealth Pro Promotion is only applicable to new purchases of the AIA Max VitalHealth Pro rider only. Existing holders of AIA integrated shield plans without riders and who add on the AIA Max VitalHealth Pro rider are eligible for the VitalHealth Pro Promotion. Replacements of VitalHealth series riders with VitalHealth Pro series riders do not qualify for the VitalHealth Pro Promotion.
10. The Eligible Customer will receive the equivalent of 15% of VitalHealth Pro Premium paid as at end of campaign period in the form of eCapitaVouchers (being digital shopping vouchers issued by CapitalLand Voucher Pte. Ltd) rounded up to the nearest dollar ("**Voucher**") by 30 September 2026, if the following conditions are met:
- (a) the application for the AIA Max VitalHealth Pro rider must be submitted during the VitalHealth Pro Promotion Period;
  - (b) the rider must be successfully issued or inception with premium fully paid on or before 31 July 2026; and
  - (c) the rider is not cancelled during the free-look period; and
  - (d) the rider remains in force for at least 12 months from its inception date.

The Eligible Customer will receive the equivalent of 3% of VitalHealth Pro Premium in the form of Vitality Coins, rounded up to the nearest whole number, if conditions (a) to (c) above and the following conditions are met:

- (e) the Eligible Customer has an active AIA Vitality membership at the point of purchase of the AIA Max VitalHealth Pro rider, or otherwise, applies for an AIA Vitality membership at the point of purchase of the AIA Max VitalHealth Pro rider;
- (f) the Eligible Customer maintains an active AIA Vitality membership throughout the VitalHealth Pro Promotion Period; and
- (g) the Eligible Customer completes one (1) Weekly Fitness Challenge within 100 days from Policy issue date of the AIA Max VitalHealth Pro rider.

The Vitality Coins shall be awarded within 4 months following the inception of the rider. This perk shall be in addition to any other existing perks that Vitality provides for the completion of the Weekly Fitness Challenge within 100 days from policy inception.



11. Each policyholder may only benefit from the VitalHealth Pro Promotion once.
12. If the Eligible Customer cancels the AIA Max VitalHealth Pro rider within the free-look period, he/she will be refunded the premium amount he/she had paid (taking into account the applicable discount(s) and benefits under this VitalHealth Pro Promotion) without interest and less all medical expenses incurred in considering the application, provided that no claim has been made and no deductions/set offs are applicable.

**General Terms**

13. 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), additional unit allocation(s), Voucher(s) or Vitality coins given to the Eligible Customers under this Promotion, if he/she may no longer be eligible to receive or retain the Vouchers or Vitality coins. The Eligible Customer further consents and authorises AIA to recover/claw back such amount of discount(s), additional unit allocation(s), Voucher(s) or Vitality coins and/or set off/deduct such amount against any sums that may be due and payable by AIA under the relevant plan or rider, at AIA's discretion.
14. AIA reserves the right in its sole and absolute discretion to replace the discount(s), additional unit allocation(s), Voucher(s) or Vitality coins with items of similar value.
15. A person is deemed to have accepted and agreed to the relevant terms and conditions (including, in particular, the Voucher-issuing merchant's terms of use, which may be amended from time to time) if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced. Vouchers are non-transferable, non-replaceable and may not be exchanged for another item or refunded for cash, credit or any other item in whole or in part
16. 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.
17. 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.
18. 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.
19. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
20. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Promotion or any person, vary, modify and/or amend these T&Cs.

*Last Revision Date: 1 April 2026*

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