

**PROTECTION**

AIA GUARANTEED PROTECT PLUS

**The one-stop solution  
with all the protection,  
for all your loved ones**



**With AIA Guaranteed Protect Plus, you can take control of your protection and long-term savings needs, in a single solution.**

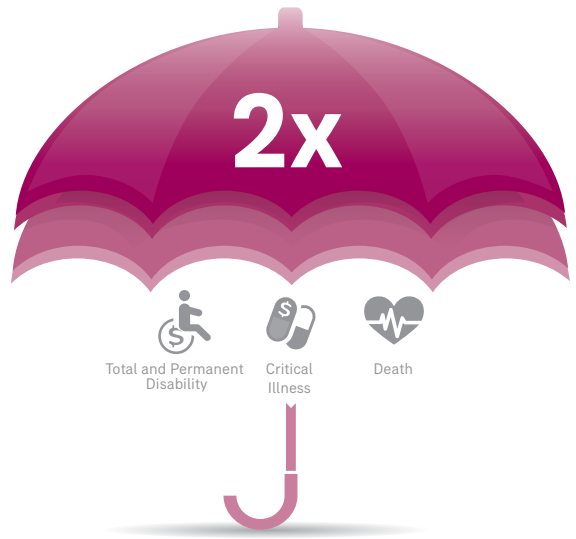
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**HEALTHIER, LONGER,  
BETTER LIVES**



Take charge of your  
protection and  
savings needs.  
With just one plan.



As someone who cares and provides for the family, we understand the financial responsibilities you face constantly. AIA Guaranteed Protect Plus is the one-stop solution that allows you to be in charge of your protection and savings needs.

Besides providing protection for Death, Total And Permanent Disability (TPD) and Critical Illness (CI), this plan also offers added financial security with guaranteed cash value and potential bonuses<sup>1</sup> which you can leave to your loved ones.

**Be in control of your protection cover with these flexible choices:**

- Choice of premium payment period
- Choice of Critical Illness add-on

# Key Benefits You Can Enjoy:



With the multiplier feature in AIA Guaranteed Protect Plus, your coverage is boosted by 2X!

You can enjoy this boosted coverage up to age 65 and continue to enjoy a lifetime of protection up to age 100<sup>2</sup>.



## Options to cover againsts any 43 Critical Illnesses

By adding on Critical Illness coverage<sup>3</sup>, you and your loved ones will receive financial support to focus on your recovery, without having to worry about your finances.

- **Critical Protector Life** - will give your Critical Illness coverage a lift with the same multiplier that you have chosen on your basic plan up to age 65. After which, you can still continue to enjoy the protection all the way to age 100.



## Limited payment for a lifetime of protection

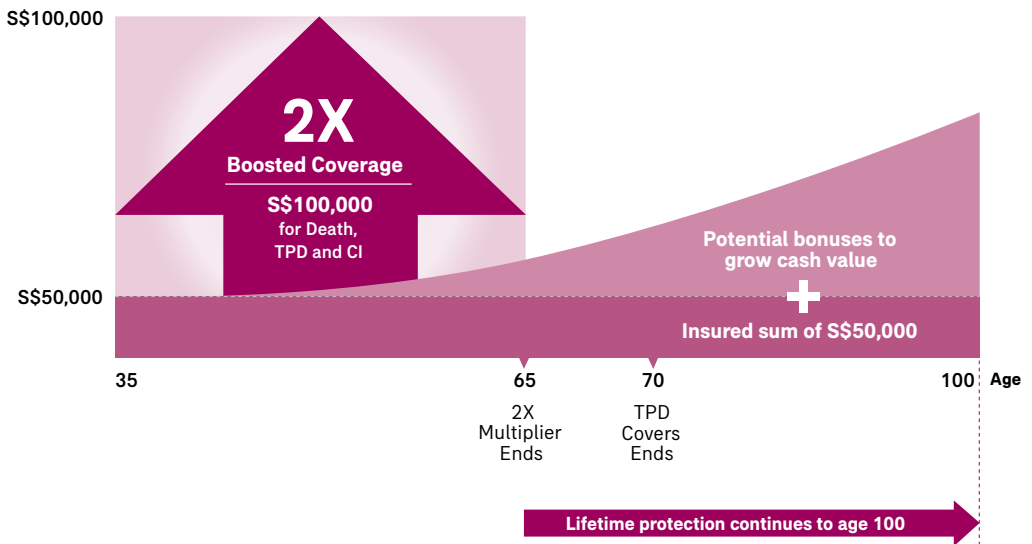
AIA Guaranteed Protect Plus offers you a choice to pay your premiums in 12 or 20 years to suit your budget while providing protection for life<sup>2</sup>.

# Example

Thomas Lim is a 35-year-old business consultant, non-smoker. His wife is a homemaker who cares for their two children and elderly parents.

Thomas takes up AIA Guaranteed Protect Plus with an insured sum of S\$50,000 and with a multiplier of 2X, it instantly increases his coverage to S\$100,000 up to age 65. He also adds on Critical Protector Life that enjoys the same 2X coverage up to age 65. He pays a monthly premium of S\$159.78 for the next 20 years.

At 55, even though he finishes paying his premium, he still gets to enjoy the same level of protection and grow his cash value.



At 65 when his children are financially independent, his coverage is reduced to S\$50,000 and the plan continues to cover him to age 100 while the cash value grows.

At 70, the TPD cover ends and Thomas continues to enjoy protection for life and CI to age 100 while the cash value accumulates.

Note: Diagram is not drawn to scale and for illustration purpose only

**General Notes:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period is applicable before the benefits of Critical Protector Life will be payable. You are advised to read the relevant policy contracts for details.

- <sup>1</sup> Bonuses are non-guaranteed and will depend on the experience of AIA's participating fund. However, the annual bonuses once declared and credited to your policy will form part of the guaranteed benefits.
- <sup>2</sup> The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- <sup>3</sup> Refer to the Critical Protector Life product summary for the list of covered critical illnesses, special conditions and other details.

**Important Notes:**

The insurance plan is underwritten by AIA Singapore Private Limited (Reg. No: RFC20004468). 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 these plans may not be paid out, are specified in the policy contracts. You are advised to read the policy contracts.

Buying a life insurance policy can be a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be 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.

The information is correct as at January 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, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

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\$221 billion as of 30 June 2018.

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 32 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”).

AIA Singapore Private Limited (Reg. No: RFC20004468)  
Registered insurer in respect of life insurer business

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