

AIA SECURE TERM PLUS (II)

# PROTECTION AND SECURITY FOR THE MOST IMPORTANT PEOPLE IN YOUR LIFE

The most affordable way to protect the ones you love.



HEALTHIER, LONGER,  
BETTER LIVES

There's nothing quite like our family who'd stand by us and comfort us. That's why we have to protect them with all that we have.

However, our desire to provide our family with adequate financial security may fall short because we think it's expensive. After all, there are bills to pay, schooling needs to take care of... the list goes on.

With your concerns in mind, we have real and affordable protection solutions for you and your loved ones. AIA Secure Term Plus (II) is an affordable term plan that helps you meet your protection needs at different stages of your life.

# AIA Secure Term Plus (II) works for you at any stage of your life

**CHILDREN**

## **Protection for your children**

Enjoy affordable premiums when you protect your children (below 16 years), with guaranteed renewal. The plan also comes with critical illness<sup>1</sup> cover. What's more, you can convert this plan to suit your child's needs when he grows up.

## **In your 20s to 50s**

A time of multiple responsibilities and tight budgets. This plan offers affordable protection to take care of your family. And when your financial ability improves, renew or convert your plan to an AIA whole life or endowment plan without medical check-up.

**50s**

**to**

**20s**

**70s**

**to**

**60s**

## **In your 60s to 70s**

AIA Secure Term Plus (II) provides you with an affordable way for you to leave a legacy for your next generation.

# Key Benefits of AIA Secure Term Plus (II)



## Cost effective protection

Enjoy high protection at affordable premiums from S\$22 a month<sup>2</sup> for death and terminal illness that renews up to age 101. For more comprehensive protection, you can also add on optional total and permanent disability cover that protects you to age 70.

What's more, enjoy certainty that your premium is guaranteed not to change during your policy term. If you renew your policy for the same insured amount after the expiry of your existing policy term, the renewal premium is not guaranteed and will be adjusted upwards based on your attained age.



## Flexible choices

Choose your desired length of coverage 5, 10, or 20 years that best meet your protection needs. Should your needs change, this plan allows you to convert<sup>3</sup> to an AIA endowment or whole life plan before age 70, no questions asked!



## Renewable up to age 101

A lot of us think it's harder to get coverage when we grow older. But with AIA Secure Term Plus (II), you can renew your policy up to 101 years old, regardless of your health. Now that's reassuring.



## Added peace of mind with Critical Illness Rider

With more and more occurrence of diseases and illnesses, critical illness coverage is increasingly crucial. And we go a step further by covering 43 illnesses all the way to age 101.

**General Notes:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Refer to Product Summary for more details on exclusions.

<sup>1</sup> Critical Illness rider is compulsory for juveniles age 0-15.

<sup>2</sup> This is the minimum premium requirement for AIA Secure Term Plus (II) based on a monthly payment mode for age 16 and above for a 5-year term.

<sup>3</sup> The plan can be converted without any medical check-up, provided certain conditions are met, to any AIA whole life or endowment plan for a similar coverage, which we may make available for conversion at our discretion. Conversion must take effect on the policy anniversary of the basic policy prior to the Insured's 70th birthday.

**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 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.

Buying a life insurance policy can be a long-term commitment. 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 December 2021.

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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 in Asia-Pacific – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei, Macau Special Administrative Region, New Zealand, and a 49 per cent joint venture in India.

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\$326 billion as of 31 December 2020.

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 38 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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