

AIA CENTURION PA

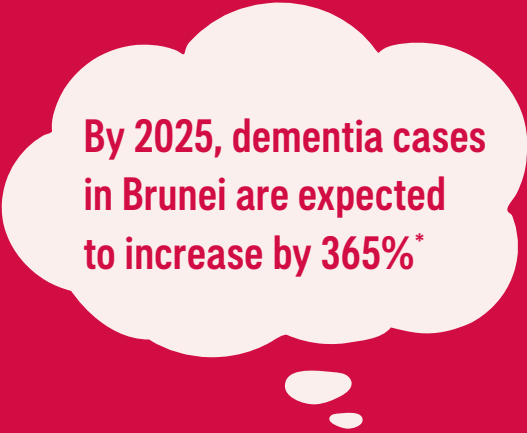
EMBRACE YOUR GOLDEN YEARS WITH GREATER CONFIDENCE

Age confidently with the first personal accident plan
that offers multi-stage dementia coverage and services.

HIGH ENTRY AGE
& COVERAGE TILL
100 YEARS OLD



HEALTHIER, LONGER,
BETTER LIVES



**By 2025, dementia cases
in Brunei are expected
to increase by 365%***

What if your personal accident plan can protect both mind and body?

While your sunset years may free you from commitments, they may also tie you down with growing worries of illnesses and accidents.

With AIA Centurion PA, you can age confidently with comprehensive worldwide coverage for medical, Traditional Chinese Medicine (TCM) and chiropractic treatment costs, transport accidents, accident-related injuries, and more. Starting your protection journey late isn't something to worry about as well, thanks to our high entry age of up to 80 years old, for protection all the way till age 100.

What's more, this is also the first plan in the market to offer optional coverage for multi-stage dementia, as well as preventive, diagnostic and recovery care – ensuring your golden years are both carefree, and worry-free.

Source:

* 2023, August 27. Dementia a rising concern. Borneo Bulletin

Secure your golden years, and the golden moments

Protection for your physical health



24/7 worldwide protection

- Accidental death
- Accidental disability
- Drowning and suffocation
- Natural disasters
- Strikes or riots
- Terrorism/assault
- Accidental injury
- Amateur sports
- Food poisoning
- Insect/animal bites
- Physiotherapy
- TCM

And more!



Long-lasting protection

Start your coverage from age 40 to as high as 80 years old, for protection till 100 years old.



Guaranteed acceptance

Get covered with no health questions asked.

Protection for your mental health



Optional Dementia Benefit¹



Extend your coverage to include multi-stage Alzheimer's Disease, Severe Dementia, or Parkinson's Disease, as well as reimbursement for day-care, home care, or nursing home expenses till age 85.



No medical check-up required

Get covered with 2 health questions asked.

Benefits of AIA Centurion PA

Basic Benefits	Coverage Amount (SGD)		
	Plan 1	Plan 2	Plan 3
1. Accidental Death Benefit	30,000	60,000	100,000
2. Accidental Dismemberment and Burns Benefit	30,000	60,000	100,000
3. Additional Accidental Dismemberment and Burns Benefit	30,000	60,000	100,000
4. Fractures Benefit	10,000	15,000	30,000
5. Loss of Activities of Daily Living Benefit	20,000	30,000	60,000
6. Accidental Medical Reimbursement Benefit	1,000	2,000	3,000
7. Extra Accidental Medical Reimbursement Benefit (Fractures)	1,000	2,000	3,000
8. TCM / Chiropractic Medical Reimbursement Benefit	250	500	750
9. Ambulance Services Benefit	200	200	200
10. Daily Accidental Hospital Income Benefit	50	100	150
11. Post-hospitalisation Home Care Benefit	800	1,000	1,200
12. Mobility Aid Reimbursement Benefit	250	500	750
13. Home Modification Reimbursement Benefit	5,000	10,000	15,000
14. Death Benefit	1,000	1,000	1,000

Note: The coverage amount for all benefits (except benefit number 9, 12, 13 and 14) will be reduced by 50% from the policy anniversary on or after your 81st birthday.

Optional Dementia Benefits ^{1,2}	Coverage Amount (SGD)		
	Option 1	Option 2	Option 3
Dementia Benefit Early & Intermediate stage – Pays 50% of coverage amount (This benefit will only be paid out once) Major stage – Pays 100% of coverage amount (Less any payout at Early & Intermediate stage)	30,000	50,000	100,000
Dementia Care Reimbursement Benefit (Within 24 months from diagnosis of Major Stage Alzheimer's Disease / Severe Dementia or Idiopathic Parkinson's Disease)	6,000	10,000	20,000

Basic Benefits Annual Premiums (in SGD)

Age last birthday ³	Plan 1	Plan 2	Plan 3
40 to 65	285	387	588
66 to 75	420	542	824
76 to 85	620	815	1,320
86 to 99	800	1,343	2,145

Note: Premium rates are not guaranteed and will increase with age.

Terms & Conditions:

- ¹ The last entry age to add on optional Dementia Benefit is 70 years old at last birthday.
- ² The plan type for optional benefits group must be the same or lower than that of the selected basic benefits.
- ³ The last entry age is 80 years old at last birthday. Ages 81 at last birthday and above apply to renewals only.

Important Notes:

This 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. You may wish to seek advice from an AIA Authorised Representative for a financial analysis before purchasing this policy. Should you choose not to seek advice from an AIA Authorised Representative, 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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. You are discouraged from switching from an existing accident and/or health insurance policy to a new one without considering whether the switch is detrimental, as there may be potential disadvantages with switching. A penalty may be imposed for early policy termination and the new policy may cost more or have fewer benefits at the same cost. Most of the benefits of this policy will be payable upon the occurrence of an accident.

The information is correct as at 6 June 2024.

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 – wholly-owned branches and subsidiaries in Mainland China, Hong Kong Special Administrative Region, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan, Vietnam, Brunei and Macau Special Administrative Region, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

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\$286 billion as of 31 December 2023.

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 42 million individual policies and over 18 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 codes “1299” for HKD counter and “81299” for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol “AAGIY”.

AIA Singapore Private Limited (Reg. No. RFC20004468)
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