

AIA GUARANTEED PROTECT PLUS (III)

# TAKE CHARGE OF YOUR PROTECTION AND LONG TERM SAVINGS NEEDS WITH JUST A SINGLE PLAN



HEALTHIER, LONGER,  
BETTER LIVES

Life's journey is filled with different stages and unique events. As a responsible person who cares and provides for your family, we understand the financial responsibilities you face constantly.

AIA Guaranteed Protect Plus (III) is the one-stop solution that allows you to be in charge of your protection and savings needs.



# Benefits suited to your rising protection and savings needs



### Long-lasting protection

Safeguard your family's future with coverage against death and total and permanent disability<sup>1</sup> (TPD) for yourself.



### Up to 2X boosted coverage

With the multiplier feature, 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.



### Pay premiums for a limited time only

Have more control over your long-term finances with premium payments over your choice of 15 or 20 years. Upon completion of premium payments, you will continue to enjoy the benefits in the plan.



### Guaranteed financial security

Enjoy accumulated cash value and potential bonuses<sup>2</sup> over time with your plan.

## Enhance your protection with critical illness coverage<sup>3</sup>

	Covers 73 major stage critical illnesses	Covers 150 multi-stage critical illnesses and 15 special conditions <sup>4</sup> such as osteoporosis and diabetic complications
Enjoy the same boosted coverage in your basic plan	Critical Protector Life (III)	Early Critical Protector Life (III)

# Protection to match your commitments



Thomas Lim is a 35-year-old business consultant (non-smoker) who is married with a newborn daughter. His main priorities are taking care of his family and health.

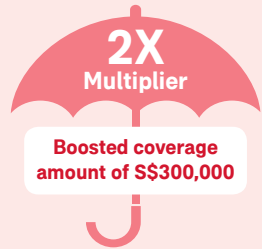
Thomas takes up AIA Guaranteed Protect Plus (III) with a basic coverage amount of S\$150,000 which has an embedded 2X multiplier that instantly boosts his coverage to S\$300,000 up to age 65.

For S\$227/month, Thomas may add on the Early Critical Protector Life (III) rider to enjoy the same coverage for 150 multi-stage critical illnesses and 15 special conditions.

▶ Age 35

**2X**

Basic coverage amount: **S\$150,000**  
Premium: **S\$426 monthly**  
(rounded to the nearest dollar)  
Payment term: 15 years



▶ Age 50



Premium payment ends.



Total premiums paid: **S\$76,680**  
(rounded to the nearest dollar)

▶ **Age 65**



The 2X multiplier ends. Thomas' coverage amount is reduced to **S\$150,000** and his total death benefit is **S\$245,344**.#  
Both the total death benefit and cash value of the plan will continue to grow till age 100.

▶ **Age 70**



TPD coverage ends at age 70.



He will be protected with a guaranteed coverage amount of **S\$150,000** until age 100.

The plan will mature at age 100, and he could potentially receive a maturity benefit of **S\$412,008**.^

**Note:** Diagram is not drawn to scale and is for illustration purposes only. As bonus rates are not guaranteed, the actual benefits payable will vary according to the future performance of the participating fund. Past performance is not necessarily indicative of the future performance of the participating fund.

# The total death benefit of S\$245,344 is calculated based on 4.25% p.a. illustrated investment rate of return at age 66.

^ Calculated based on the illustrated investment rate of return of 4.25% p.a.

**General Notes:**

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. Waiting period and survival period are applicable. You are advised to read the relevant product summary and policy contracts for details.

- <sup>1</sup> The coverage for death and total and permanent disability will cease at age 100 and age 70 respectively.
- <sup>2</sup> Bonuses are non-guaranteed and will depend on the experience of AIA's participating fund. However, the annual bonuses will form part of the guaranteed benefits once declared and credited to your policy.
- <sup>3</sup> Refer to the respective Early Critical Protector Life (III) and Critical Protector Life (III) product summaries for the list of covered critical illnesses, special conditions, and other details including definitions and applicable exclusions.
- <sup>4</sup> Coverage for Special Conditions (1 claim per condition only, up to total 5 claims per policy) will cease at age 85. The payout is either an additional 20% of basic coverage amount or S\$25,000, whichever is lower.

**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 these 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 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 16 November 2021.

# 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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