

Insurance benefits at a glance

As one of the most comprehensive health and wellness programmes in Singapore, AIA Vitality empowers you to make better choices for Healthier, Longer, Better lives. But what you may not know is that it's the better choice for your insurance too!

With AIA Vitality, you can access exclusive benefits on selected AIA insurance plans – such as **Premium Discount** and **additional insurance coverage, also known as the PowerUp Dollar**. So you can further boost your protection and long-term saving needs as you level up your Vitality status!

What is Premium Discount?

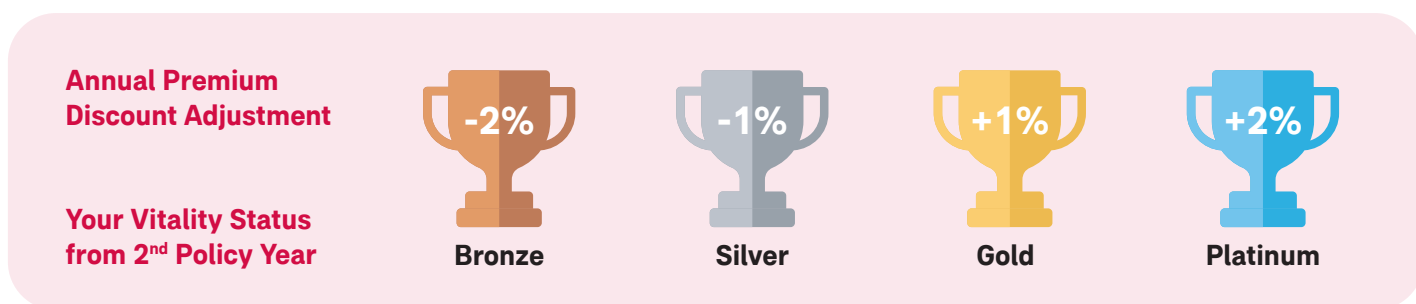
Pretty much what it sounds like – **5% AIA Vitality discount on your 1st year premium** for selected AIA insurance plans and riders! Plus, with an additional promotional discount* for a limited time period, you get even more bang for your buck.

* Additional 5% promotional discount is valid till 31 December 2023. AIA Vitality 1st year Premium Discount and additional Premium Discount is only applicable to 1st year premiums based on a standard life. Discount will not be applicable on any extra premiums due to loading. Discount applicable from the second policy year will depend on the Vitality status attained 45 days before policy anniversary.

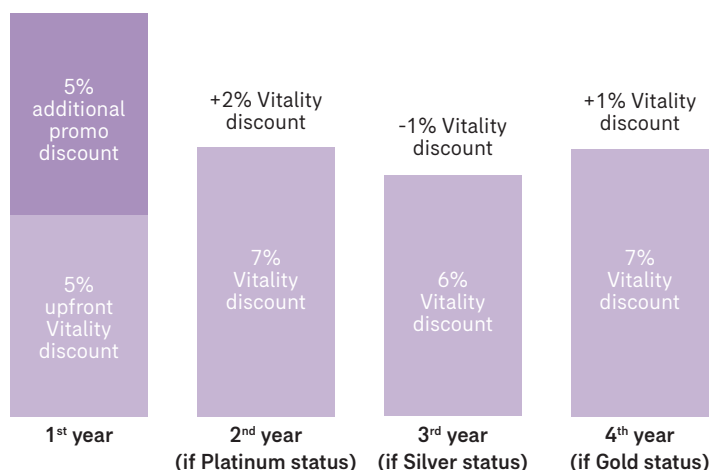
How can I boost my Premium Discount?

There's more to look forward to even after receiving the Premium Discount for your 1st year premium! You'll continue to enjoy Premium Discount for plan renewal from the 2nd policy year. It will be adjusted based on your AIA Vitality status[^] – so the higher your Vitality status, the more you'll save.

[^] Based on member's Vitality status 45 days before the policy's anniversary date.



Here's an example of how Premium Discount works:



**KEEP UP YOUR VITALITY STATUS
YEAR AFTER YEAR, AND BOOST YOUR
RENEWAL PREMIUM DISCOUNT
UP TO 15%!**

What is PowerUp Dollar?

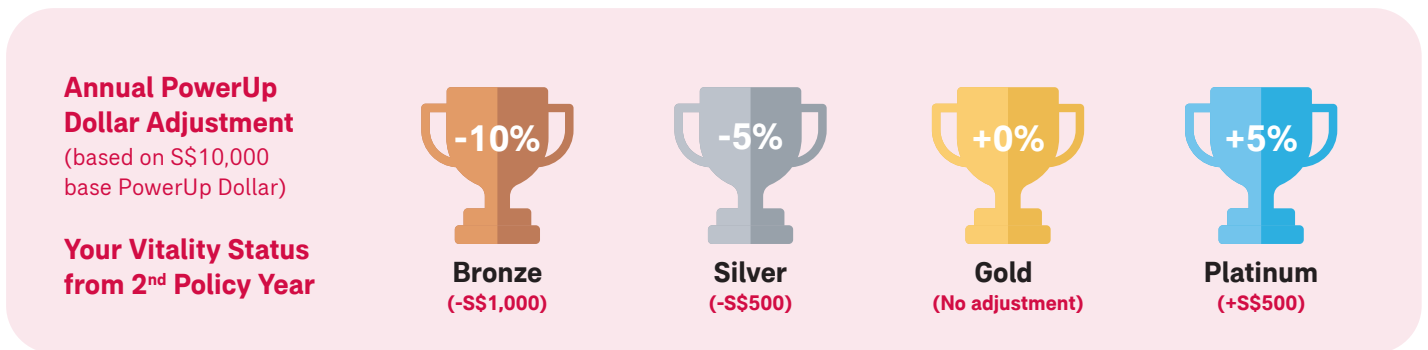
Think of it as **upfront additional insurance coverage on top of your plan's sum assured!** Depending on your selected plan, your coverage can be amplified by **10% to 25%** of your original coverage.

Plus, your PowerUp Dollar can also be amplified with any eligible riders for more coverage!

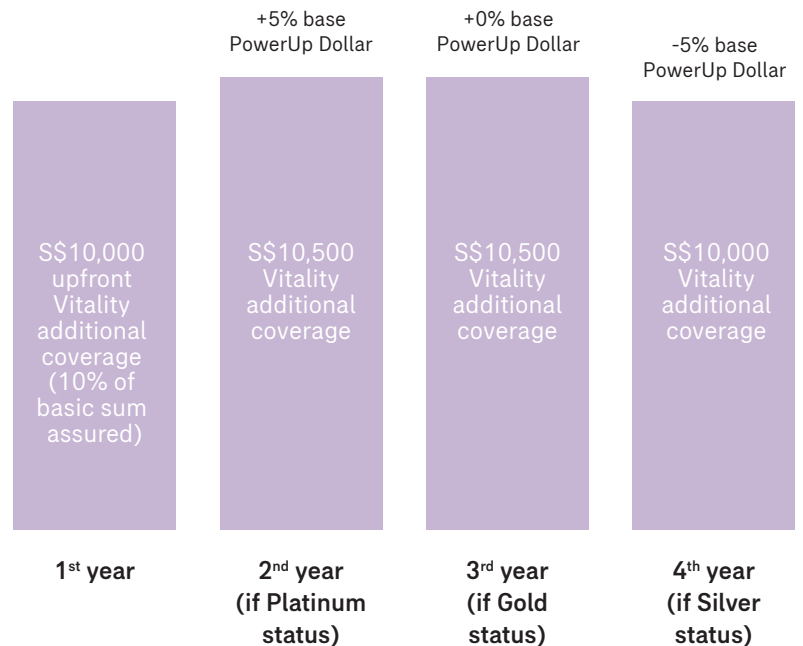
How can I boost my PowerUp Dollar?

Better health can protect you in more ways than one. Your additional coverage will be adjusted annually based on your AIA Vitality status (starting from the 2nd policy year), and you can boost it to a maximum of 150% of your base PowerUp Dollar. So the higher your Vitality status, the more coverage you will receive!^

^ Based on member's Vitality status 45 days before the policy's anniversary date.



Here's an example of how PowerUp Dollar works based on a plan with basic sum assured of S\$100,000:



YOUR ADDITIONAL INSURANCE COVERAGE CAN GO UP TO 150% OF YOUR BASE POWERUP DOLLAR!

Your PowerUp Dollar amount will be locked in with no further adjustments upon the fulfilment of certain conditions.

Everything you need to know about PowerUp Dollar:

	AIA Guaranteed Protect Plus (III)	AIA Pro Lifetime Protector (II)
Base PowerUp Dollar	2x multiplier: 10% of GPP (III) Accumulator sum assured	10% of basic sum assured
	3x multiplier: 15% of GPP (III) Accumulator sum assured	
	5x multiplier: 25% of GPP (III) Accumulator sum assured	10% of Lifetime Critical Cover rider sum assured (optional)
PowerUp Dollar cap	150% of base PowerUp Dollar	
PowerUp Dollar payout:		
a) cash out	At maturity	
b) claim payout	Upon Death, or upon a claim which 100% accelerates the Death Benefit	
Lock-in of PowerUp Dollar (for both basic policy + riders (if any))	At the end of Multiplier cut-off at age 65/75 or 15 years after policy inception (whichever is later)	<p>If there is no claim on the policy: At age 75 or 15 years after policy inception (whichever is later)</p> <p>For Lifetime Critical Cover rider only: PowerUp Dollar will be locked in upon any Critical Illness claim (except for Angioplasty)</p>

Who says you can't have the best of both worlds?

Combine a PowerUp Dollar-eligible insurance plan with a Premium Discount-eligible protection rider to enjoy both upfront additional coverage and premium discount in one awesome policy!

Here's how it works with AIA Pro Lifetime Protector (II):

Assuming **S\$100,000** sum assured for both basic policy and rider.



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Everything you need to know at a glance:

AIA Vitality Insurance Benefit: PowerUp Dollar and Premium Discount

	PowerUp Dollar	Premium Discount
Benefit structure	Additional insurance coverage	Discounted premium
Benefits payable	<p>Only payable upon:</p> <ul style="list-style-type: none"> • Death; or • Occurrence of an insured event under a Supplementary Agreement which fully accelerates the death benefit; or • Upon maturity of the basic policy <p>(Depending on product)</p>	N/A
Premium	No change	Up to 15% discount on insurance premium subject to AIA Vitality status
Coverage amount	Up to 150% of your base PowerUp Dollar, subject to AIA Vitality status	N/A
Vitality Flex scale	<p>Bronze status: -10% Silver status: -5% Gold status: 0% Platinum status: +5%</p> <p>The PowerUp Dollar cap varies according to the product and is floored at 0%</p>	<p>Bronze status: -2% Silver status: -1% Gold status: +1% Platinum status: +2%</p> <p>The Premium Discount is capped at 15% and is floored at 0%.</p>
Frequency (subject to AIA Vitality membership in effect)	Renews annually	
Lock-in period (subject to AIA Vitality membership in effect)	Please refer to the table here .	N/A

Check out the plans that offer PowerUp Dollar or Premium Discount:

AIA Insurance Plans	PowerUp Dollar (Additional Coverage)	Premium Discount
AIA Insurance Plans & Attachable Riders		
AIA Pro Lifetime Protector (II)	✓	
Lifetime Critical Cover Rider	✓	
AIA Guaranteed Protect Plus (III)	✓	
AIA Absolute Critical Cover		✓
ASCC Booster		✓
AIA Beyond Critical Care		✓
Early Critical Cover Extra Rider		✓
AIA Pay Protector		✓
AIA Premier Disability Cover		✓
AIA Prime Critical Cover		✓
AIA Diabetes Care		✓
Cancer Cover Rider		✓
AIA Secure Flexi Term		✓
TPD Rider on AIA Secure Flexi Term		✓
Critical Cover Rider on AIA Secure Flexi Term		✓
Early Critical Cover Rider		✓
AIA Max VitalCare^{# ∞}		✓
AIA Max VitalHealth^{# ∞}		✓
AIA Hospital Income[#]		✓
Other Optional Riders		
Critical Protector Waiver of Premium (II) Rider		✓
Payor Benefit Comprehensive Special (II) Rider		✓
Early Critical Protector Waiver of Premium Rider		✓
Early Critical Protector Waiver of Premium Rider (II)		✓
Early Critical Protector Payor Benefit Rider		✓
Early Critical Protector Payor Benefit Rider (II)		✓

AIA Vitality 1st year Premium Discount is not applicable to AIA Max VitalCare, AIA Max VitalHealth and AIA Hospital Income.

∞ Existing AIA Max VitalCare and AIA Max VitalHealth customers can integrate their plan with AIA Vitality if they have not done so by ensuring they have an active AIA Vitality membership 36 days before their policy anniversary. They will enjoy AIA Vitality premium benefits at the next policy anniversary based on their AIA Vitality status 45 days before their policy anniversary. Existing AIA Max VitalCare and AIA Max VitalHealth customers will NOT be eligible for the additional Premium Discount.

**Want to find out more?
Speak to your AIA Financial Services Consultant
or Insurance Representative today!**

Important Notes:

This summary is meant to be a brief description of the features and insurance benefits for AIA Vitality. For full details of the features, insurance benefits, and its relevant terms and conditions, please refer to AIAVitality.com.sg and the relevant insurance plans' product summary and policy contract.

The insurance plans mentioned in this summary are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by AIA. AIA reserves the right to withdraw the plan or reject applications at any time or for any reason without notice. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high costs and the surrender value, if any, that is payable to you may be zero or 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.

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