



THE HANDBOOK OF LITTLE VICTORIES

AIA Vitality Insurance Benefits

AIA Vitality

AIAVitality.com.sg



**THE REAL LIFE
COMPANY**

Overview

As an AIA Vitality member, you can enjoy free additional coverage or an upfront discount off your first-year premium when you buy selected AIA insurance policies.

Who may use this Benefit?

To qualify for the AIA Vitality Insurance Benefits, you must have a valid AIA Vitality membership and be the insured of the eligible AIA insurance policy you intend to purchase.

Benefit 1 - Insurance Premium Discount

How does the Benefit work?

As an AIA Vitality member, you can enjoy up to 10% upfront discount off first year premium when you buy the following AIA insurance policies. What's more, we'll offer Vitality status-based discount each year on renewal as you make an effort to get healthy and improve on your AIA Vitality Status – which adds up to a potential premium discount of 15%!

AIA Insurance Plans	Existing Upfront Premium Discount [^]	Additional Premium Discount*	Note
AIA Secure Term Plus (II)	5%	5%	[^] The existing 5% upfront premium discount is only applicable to first-year premiums based on standard life. Discount will not be applicable on any extra premiums due to loading. Discount applicable from the second policy year onwards will depend on the AIA Vitality Status attained and is adjusted against this 5%. The existing 5% upfront premium discount is not applicable to AIA Max Essential.
AIA Secure Critical Cover	5%	5%	
AIA Triple Critical Cover	5%	5%	
AIA Platinum Term	5%	5%	
AIA Premier Disability Cover	5%	5%	
AIA Prime Critical Cover	5%	5%	
AIA Diabetes Care	5%	5%	
AIA Secure Term Plus (II) Rider	5%	5%	
CI Rider on AIA Secure Term Plus (II)	5%	5%	*The additional 5% premium discount is only

AIA Vitality Insurance Benefits

TPD rider on AIA Secure Term Plus (II)	5%	5%	applicable to first-year premiums based on standard life and will not be applicable on any extra premiums due to loading. This promotion is available until 31 December 2018.
TPD rider on AIA Platinum Term	5%	5%	
Cancer Cover rider on AIA Diabetes Care	5%	5%	
AIA Max Essential [∞]	0%	5%	
AIA Hospital Income	0%	5%	

For each subsequent policy year, the premium discount may increase or decrease depending on the AIA Vitality Status of the member as at 45 days before the policy anniversary date. For Year 2 policy renewal, the discount will be adjusted against the existing 5% upfront premium discount depending on the member's Vitality Status.

AIA Vitality Status	Adjustment to the premium discount at policy renewal each year
Bronze	Premium discount decreases by 2%
Silver	Premium discount decreases by 1%
Gold	Premium discount increases by 1%
Platinum	Premium discount increases by 2%

The premium discount is capped at 15% and is floored at 0%.

Example:

John who is an AIA Vitality member bought AIA Secure Term Plus (II).

Here is a summary of the premium discount he enjoyed up to Year 4:

Product Purchased	AIA Secure Term Plus (II)			
Year	1	2	3	4
AIA Vitality Status	Bronze	Gold	Silver	Platinum
Premium Discount	10%	6%	5%	7%

In year 4, John decided to purchase AIA Triple Critical Cover. The upfront first year premium discount John received for the new policy is 10%. In year 5, if John maintains Platinum Vitality Status he will receive the premium discount of 9% for his AIA Secure Term Plus (II) and 7% for his AIA Triple Critical Cover.

Year	1	2	3	4	5
AIA Vitality Status	Bronze	Gold	Silver	Platinum	Platinum
Premium Discount for AIA Secure Term Plus (II)	10%	6%	5%	7%	9%
Premium Discount for AIA Triple Critical Cover	-	-	-	10%	7%

AIA Vitality Insurance Benefits

Benefit 2 - Additional Coverage

How does the Benefit work?

As an AIA Vitality member, you enjoy free additional coverage, called the PowerUp Dollar when you purchase selected AIA insurance policies.

You can enjoy PowerUp Dollar from the following plans:

1. AIA Platinum Pro Secure
2. AIA Guaranteed Protect Plus
3. AIA Prime Secure
4. AIA Pro Lifetime Protector

Your PowerUp Dollar may change every year, so the higher your AIA Vitality Status, the more PowerUp Dollar you'll receive†.

†PowerUp Dollar is adjusted according to the AIA Vitality status of the insured and is capped at a percentage of the base PowerUp Dollar depending on the policy purchased.

The chart below shows the annual adjustment according to your AIA Vitality Status annually.

Per \$10,000 base PowerUp Dollar

AIA Vitality Status	Annual Adjustment (%/\$)	
Bronze	-10%	-\$1,000
Silver	-5%	-\$500
Gold	+0%	No adjustment
Platinum	+5%	+\$500

For more information on this Benefit, please consult your AIA Financial Services Consultant or Insurance Representative.

Important points to remember

- The insured's AIA Vitality membership must be valid at the time of purchase and payout of the PowerUp Dollar.
- There will be no AIA Vitality Points awarded for the purchase of AIA insurance policies or for the payment of premiums.
- The insured of the selected AIA insurance policies must be an AIA Vitality member to enjoy the AIA Vitality Insurance Benefits.
- AIA Vitality Insurance Benefits is not applicable to existing AIA insurance policy(s).
- As long as the policy purchased is entitled to the AIA Vitality Insurance Benefits, there is no cap on the number of policies you can buy to enjoy the AIA Vitality Insurance Benefits.
- If you terminate your AIA Vitality membership, your insurance premium discount will be set to 0% and your PowerUp Dollar will be zeroed at your policy anniversary. For the avoidance of doubt, the termination of your AIA Vitality membership shall not terminate your policy(s) which will remain in-force.
- The insurance plans are underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("AIA"). All insurance applications are subject to AIA's underwriting and acceptance.
- 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

AIA Vitality Insurance Benefits

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.

- 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.
- Your entitlement to, and enjoyment of, this Benefit is subject to the rules herein and the AIA Vitality Terms and Conditions (see www.aiavitality.com.sg/memberportal/terms_and_conditions). In the event of any conflict between this Benefit Guide and the AIA Vitality Terms and Conditions, the AIA Vitality Terms and Conditions shall prevail.
- By purchasing AIA insurance policy(s) under this Benefit, you acknowledge that you have read these rules, the AIA Vitality Terms and Conditions (see www.aiavitality.com.sg/memberportal/terms_and_conditions), including the disclaimers below, and that you accept and will be bound by the terms hereof.
- In the event of dispute, the decision of AIA shall be final.

Disclaimers and Governing Law

We make no representations or warranties, express or implied, of any kind with respect to this Benefit, including without limitation, its success rate, fitness for a particular purpose and quality, nor do we assume any legal liability or responsibility for the completeness, accuracy, adequacy or currency of the contents of this Benefit Guide.

This Benefit Guide shall be governed by and interpreted in accordance with the laws of Singapore.

If you have any questions or need more information about AIA Vitality, please visit AIAVitality.com.sg; email us at sg.vitalitysupport@aia.com; or call 1800 248 8000.

Information and prices (if any) are correct as at 12 February 2018 and are subject to change.