



Product Summary for AIA Secure Flexi Term (R&C)

Version 1.0

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore").

AIA Secure Flexi Term (R&C) is a renewable and convertible, regular premium non-participating term policy which offers 4 different policy terms: 5-year, 10-year, 20-year and 30-year terms. It is designed to provide protection at affordable premiums and can be renewed successively at the end of each term up to the Insured's 101st birthday. This plan has no surrender value.

You may also complement your AIA Secure Flexi Term (R&C) policy with additional benefits, such as the Total and Permanent Disability Benefit and Critical Illness Benefit. These additional benefits are set out in the relevant supplementary agreements attached to AIA Secure Flexi Term (R&C) policy.

You may also choose to integrate your AIA Secure Flexi Term (R&C) policy with AIA Vitality which gives you an upfront premium discount and future Vitality Status-dependent premium discounts.

Product Benefits

1. Death Benefit

Upon the death of the Insured while the basic policy is in force, we will pay the Death Benefit, which is the Insured Amount, less any amounts owing to us.

2. Terminal Illness Benefit

If the Insured is diagnosed with a Terminal Illness while the basic policy is in force, we will pay the Terminal Illness Benefit, which is the Insured Amount under this benefit, less any amounts owing to us.

"Terminal Illness" refers to the conclusive diagnosis of an illness that is expected to result in the death of the Insured within 12 months.

This Terminal Illness Benefit accelerates the payment of the Insured Amount under the basic policy.

Besides other underwriting limits applicable to this plan, this benefit is also subject to the Terminal Illness per life limit of S\$20,000,000 (aggregated with other policies or supplementary benefits issued on the same life). For policies issued in other currencies, a conversion rate as determined by the company will apply.

3. Terminal Cancer Benefit

If the Insured is diagnosed with a Terminal Cancer while the basic policy is in force, we will pay the Terminal Cancer Benefit, which is the Insured Amount under this benefit, less any amounts owing to us.

"Terminal Cancer" refers to a malignant tumour confirmed by histological report and at a stage where all of the following features are present:

- i. The cancer is classified under end stage cancer. End stage cancer is defined as cancer with metastasis of at least one distant organ (invasion of malignant cell to lymphoid node is not considered as metastasis of distant organ). The end stage cancer also includes Chronic Lymphocytic Leukemia stage 4 (RAI classification) and lymphoma stage 4 (LUGANO classification).
- ii. The growth of cancer cannot be controlled with cancer treatment. The cancer treatment is the use of surgery, radiation, medications and other therapies to cure a cancer, shrink a cancer or stop the progression of a cancer.
- iii. Only palliative treatment can be offered by the doctor for managing the patient's condition.

This Terminal Cancer Benefit accelerates the payment of the Insured Amount under the basic policy.

Besides other underwriting limits applicable to this plan, this benefit is also subject to the Terminal Cancer per life limit of S\$1,000,000 (or S\$500,000 for juvenile) (aggregated with other policies or supplementary benefits issued on the same life). For policies issued in other currencies, a conversion rate as determined by the company will apply.

An Insured will be considered a juvenile until such time he:

- (a) reaches the age of 16 and he is gainfully employed or self-employed; or
 - (b) attains the age of 21,
- whichever is earlier.



4. Renewal Privilege

The basic policy will be automatically renewed without further underwriting provided that:

- (a) the basic policy is in force on the day before the date on which renewal takes effect;
- (b) there is no overdue premium for the basic policy up to the day before the date on which renewal takes effect; and
- (c) we receive and accept payment of the premiums of the basic policy according to the rates applicable to the Insured's attained age on the date on which renewal takes effect.

For the **5-year (R&C)** term plan: (refer to Renewal Privilege Guide Table below)

- (i) for every renewal effective on a policy anniversary prior to the Insured's 97th birthday, the renewal term will be 5 years; and
- (ii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 97th birthday, the renewal term will only be for the remaining years up to the policy anniversary occurring on or immediately following the Insured's 101st birthday.

For the **10-year (R&C)** term plan: (refer to Renewal Privilege Guide Table below)

- (i) for every renewal effective on a policy anniversary prior to the Insured's 92nd birthday, the renewal term will be 10 years;
- (ii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 92nd birthday up to the policy anniversary occurring on or immediately following the Insured's 96th birthday, the renewal term will be 5 years; and
- (iii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 97th birthday, the renewal term will only be for the remaining years up to the policy anniversary occurring on or immediately following the Insured's 101st birthday.

For the **20-year (R&C)** term plan: (refer to Renewal Privilege Guide Table below)

- (i) for every renewal effective on a policy anniversary prior to the Insured's 82nd birthday, the renewal term will be 20 years;
- (ii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 82nd birthday up to the policy anniversary occurring on or immediately following the Insured's 91st birthday, the renewal term will be 10 years;
- (iii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 92nd birthday up to the policy anniversary occurring on or immediately following the Insured's 96th birthday, the renewal term will be 5 years; and
- (iv) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 97th birthday, the renewal term will only be for the remaining years up to the policy anniversary occurring on or immediately following the Insured's 101st birthday.

For the **30-year (R&C)** term plan: (refer to Renewal Privilege Guide Table below)

- (i) for every renewal effective on a policy anniversary prior to the Insured's 72nd birthday, the renewal term will be 30 years;
- (ii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 72nd birthday up to the policy anniversary occurring on or immediately following the Insured's 81st birthday, the renewal term will be 20 years;
- (iii) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 82nd birthday up to the policy anniversary occurring on or immediately following the Insured's 91st birthday, the renewal term will be 10 years;
- (iv) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 92nd birthday up to the policy anniversary occurring on or immediately following the Insured's 96th birthday, the renewal term will be 5 years; and
- (v) for every renewal effective on a policy anniversary occurring on or immediately following the Insured's 97th birthday, the renewal term will only be for the remaining years up to the policy anniversary occurring on or immediately following the Insured's 101st birthday.



Renewal Privilege Guide Table

Type of Plan	Insured's Attained Age at Renewal	Guaranteed Renewal Period
5-year (R&C)	From 0 – 96 years	5 years
10-year (R&C)	From 0 – 91 years From 92 – 96 years	10 years 5 years
20-year (R&C)	From 0 – 81 years From 82 – 91 years From 92 – 96 years	20 years 10 years 5 years
30-year (R&C)	From 0 – 71 years From 72 – 81 years From 82 – 91 years From 92 – 96 years	30 years 20 years 10 years 5 years
5-year (R&C) 10-year (R&C) 20-year (R&C) 30-year (R&C)	97 years	4 years
	98 years	3 years
	99 years	2 years
	100 years	1 year

5. Conversion Privilege

You may convert the basic policy to a whole life, endowment or investment-linked policies offering equivalent or similar cover (as determined by us), which we make available for conversion from time to time at our absolute discretion, without further medical underwriting up to the current Insured Amount provided that:

- (a) the basic policy is in force on the date of your request for conversion and continues to be in force on the day before the date on which conversion takes effect;
- (b) there is no overdue premium for the basic policy as at the date of your request for conversion and up to the day before the date on which conversion takes effect;
- (c) no claim on the Insured has been reported on your policy;
- (d) your request for conversion is made and any resulting conversion takes effect, on or prior to a policy anniversary of the basic policy prior to the Insured's 70th birthday;
- (e) we receive and approve the application for the new policy; and
- (f) we receive and accept payment of the premiums of the new policy, which premium shall be determined according to the rates then applicable for the age of the Insured as at the date on which conversion takes effect.

Conversion to a policy with less than the current Insured Amount is allowed, subject to the minimum insured amount of the converted policy. The basic policy will continue to be in force with the remaining Insured Amount. If the remaining Insured Amount does not meet our minimum Insured Amount or minimum premium amount requirements, the basic policy will be terminated.

If the basic policy is computed and issued on a non-Standard Life basis, the premium for the converted policy will also be computed on a non-Standard Life basis.

The right of conversion shall not apply to any supplementary agreement under the basic policy unless it is indicated otherwise in the supplementary agreement and provided that the converted policy covers the relevant benefit(s) under such supplementary agreement.



Key Product Provisions:

1. General Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the policy contract. The exclusions for the basic policy include, but are not limited, to the following conditions. You are advised to read the policy contract for the full list of exclusions.

(a) Death Benefit

If the Insured, whether sane or insane, commits suicide within one year of the issue date or reinstatement date of the basic policy, whichever is later, unless otherwise specified in any supplementary agreements or endorsements, our liability shall only be limited to the refund of the total premiums paid without interest.

(b) Terminal Illness and Terminal Cancer Benefit

No Terminal Illness or Terminal Cancer Benefit shall be payable under the basic policy for the conditions stated below:

- i. Where the symptoms of the Terminal Illness or Terminal Cancer first occurred prior to the issue date or reinstatement date of the basic policy, subject to paragraph (iv) below, whichever is later;
- ii. Where the diagnosis of Terminal Illness or Terminal Cancer was made within thirty (30) days following the issue date or reinstatement date of the basic policy, whichever is later;
- iii. Where in our opinion, the diagnosis of Terminal Illness or Terminal Cancer of the Insured was directly or indirectly due to Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); or
- iv. Any pre-existing illnesses, diseases, impairments or conditions from which the Insured is suffering prior to the issue date or reinstatement date, whichever is later, unless the Insured makes a declaration in the application or reinstatement of the basic policy, and such application is specifically accepted by us.

2. Payment of Premiums

The premiums for the basic policy are payable for as long as the basic policy is in force. The premium rates are guaranteed and will remain unchanged for the duration of the policy term, (whether 5, 10, 20 or 30 years) so long as the required premium is paid and received by us on or before the end of the grace period of 31 days from the premium due date. However, the premium rates at the time of each renewal are according to the rates applicable to the Insured's attained age and are not guaranteed. These rates may be adjusted based on future experience, or to meet our obligations under the basic policy and/or the laws and regulations of Singapore as may be revised from time to time (including without limitations, tax laws and regulations).

If the basic policy is issued on a non-Standard Life basis, the premium on renewal will also be computed on the same basis.

3. Premium Adjustment Due To Integration of AIA Vitality (for AIA Vitality integrated plan only)

The premiums for the basic policy that is integrated with AIA Vitality will be equal to the premium before any adjustment due to integration of AIA Vitality multiplied by Cumulative Premium Percentage.

If the basic policy is issued on a non-Standard Life basis, any extra premiums due to an extra mortality/ morbidity rating will not be subject to the premium adjustment due to the integration of AIA Vitality.

Cumulative Premium Percentage is the percentage applied at the inception of the Policy or at each policy anniversary beginning from the first policy anniversary.

**Cumulative Premium Percentage applied at the inception of the Policy
= 95%**

**Cumulative Premium Percentage applied at each policy anniversary beginning from the first policy anniversary
= Cumulative Premium Percentage applied at the inception of the Policy or the policy anniversary immediately before the current policy anniversary (whichever is later) + Annual Premium Adjustment Percentage applied at the current policy anniversary**



Annual Premium Adjustment Percentage is the percentage applied at each policy anniversary beginning from the first policy anniversary. The Annual Premium Adjustment Percentage applied will be based on the Insured's Vitality Status as at 45 days before the relevant policy anniversary.

Vitality Status	Annual Premium Adjustment Percentage
Bronze	+2%
Silver	+1%
Gold	-1%
Platinum	-2%

If the Insured does not have a Vitality Status as at 45 days before any policy anniversary due to termination of the Insured's AIA Vitality membership, the Cumulative Premium Percentage applied at that policy anniversary shall be equal to 100%.

The Cumulative Premium Percentage applied at any policy anniversary shall not be more than the Maximum Cumulative Premium Percentage and shall not be less than the Minimum Cumulative Premium Percentage as stated below.

Minimum Cumulative Premium Percentage	85%
Maximum Cumulative Premium Percentage	100%

4. Termination

The policy (including endorsements and supplementary agreements) shall automatically terminate on the earliest occurrence of the following:

- (a) if any premium on the basic policy remains unpaid at the end of the grace period of 31 days from the premium due date;
- (b) upon surrender of the basic policy;
- (c) upon expiry of the basic policy, unless the basic policy is renewed according to the Renewal Privilege section above;
- (d) if the basic policy is converted into another policy after you have exercised your Conversion Privilege and the remaining Insured Amount (if any) does not meet our minimum insured amount and minimum annual premium requirements;
- (e) on the policy anniversary occurring on or immediately following the Insured's 101st birthday;
- (f) upon the death of the Insured; or
- (g) when the Insured Amount of the basic policy is accelerated in full.

5. Free-Look Period

After purchasing a life insurance policy, you have a 14-day free-look period starting from the day you receive your policy documents to review the documents carefully. During this time, if you choose to cancel your policy, the insurer will refund you the premiums you have paid, less any medical fees and other expenses, such as payments for medical check-ups and medical reports, incurred by the insurer.

If you opted for an electronic copy of your policy, the 14-day free-look period will start when you receive our SMS or email notification, informing you that the policy contract documents are available for your viewing on our customer portal, AIA eCare.

If we have posted the policy to you, the 14-day free-look period will start 7 days from the date we posted the policy.

**Important Notes:**

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this plan and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual policy contract for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the policy contract. For the avoidance of doubt, only the terms and conditions as set out in the policy contract will bind the parties.

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.



Product Summary for TPD on Secure Flexi Term (R&C)

Version 1.0

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore").

TPD on Secure Flexi Term (R&C) is a non-participating supplementary benefit which provides financial protection if the Insured becomes totally and permanently disabled before age 70. This benefit accelerates the payment of the Insured Amount of the basic policy. This supplementary benefit will have the same premium term payable as the basic policy.

You may also choose to integrate this supplementary benefit with AIA Vitality which gives you an upfront premium discount and future Vitality Status-dependent premium discounts.

Product Benefits

1. Total and Permanent Disability Benefit

In the event of TPD of the Insured before the policy anniversary occurring on or immediately following the Insured's 70th birthday, we will pay, in one lump sum, the death benefit under this basic policy.

The TPD Benefit is an accelerated benefit that accelerates the death benefit of the basic policy.

Your policy will automatically terminate once the death benefit is accelerated in full.

Before the policy anniversary occurring on or immediately following the Insured's 65th birthday, TPD means the Insured is not capable of doing or carrying out any work, occupation or profession, to earn or obtain any wages, compensation or profit. Such disability must continue uninterrupted for at least 6 consecutive months and there is no possibility of improvement for an indefinite time. This is not applicable to juvenile.

From the policy anniversary occurring on or immediately following the Insured's 65th birthday, TPD means the Insured is not capable of performing at least 2 of the following 6 Activities of Daily Living even with the aid of special equipment, and always to require the physical assistance of another person throughout the entire activity. Such disability must continue uninterrupted for at least 6 consecutive months and there is no possibility of improvement for an indefinite time.

"Activities of Daily Living" are:

- (a) Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa
- (b) Mobility: the ability to move indoors from room to room on level surfaces
- (c) Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene
- (d) Dressing: the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances
- (e) Washing: the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by any other means
- (f) Feeding: the ability to feed oneself once food has been prepared and made available

However, any of the following conditions* will be immediately recognised as TPD (applicable to juvenile as well):

- (i) total and irrecoverable loss of sight of both eyes; or
- (ii) loss by complete severance or the total and irrecoverable loss of use of 2 limbs at or above the wrist or ankle; or
- (iii) total and irrecoverable loss of sight of 1 eye; and
 - a. loss by complete severance of 1 limb at or above the wrist or at or above the ankle; or
 - b. total and irrecoverable loss of use of 1 limb at or above the wrist or at or above the ankle.

*If the Insured is a juvenile, we will only admit these conditions as TPD.

An Insured will be considered a juvenile until such time he:

- (a) reaches the age of 16 and he is gainfully employed or self-employed; or
 - (b) attains the age of 21,
- whichever is earlier.



Besides other underwriting limits applicable to this plan, this benefit is also subject to the TPD per life limit of S\$7,500,000 (aggregated with other policies or riders issued on the same life). For policies issued in other currencies, a conversion rate as determined by the company will apply.

Term of This Supplementary Benefit

The term of this supplementary benefit will be the shorter of:

- (a) the term of the basic policy; or
- (b) the number of years from the date of issue of this supplementary benefit to the policy anniversary occurring on or immediately following the Insured's 70th birthday.

2. Renewal Privilege

This supplementary benefit will be automatically renewed without further underwriting provided that:

- (a) this supplementary benefit and the basic policy are in force on the day before the date on which renewal takes effect;
- (b) there is no overdue premium for this supplementary benefit and/or the basic policy up to the day before the date on which renewal takes effect;
- (c) we receive and accept payment of the premiums of this supplementary benefit according to the rates applicable to the Insured's attained age on the date on which renewal takes effect; and
- (d) The renewal term of this supplementary benefit will be the shorter of:
 - (i) the term of the basic policy as renewed according to the provisions of your basic policy; or
 - (ii) the number of years from the date of renewal of this supplementary benefit to the policy anniversary occurring on or following the Insured's 70th birthday.

3. Conversion Privilege

If you exercise the Conversion Privilege of the basic policy, you may convert this supplementary benefit to another supplementary benefit offering equivalent or similar cover (as determined by us), (and forming part of the policy converted from the basic policy), which we make available for conversion from time to time at our absolute discretion, without further medical underwriting up to the current Insured Amount provided that:

- (a) this supplementary benefit and the basic policy are in force on the date of your request for conversion and continue to be in force on the day before the date on which conversion takes effect;
- (b) there is no overdue premium for this supplementary benefit and/or the basic policy as at the date of your request for conversion and up to the day before the date on which conversion takes effect;
- (c) no claim on the Insured has been reported on your policy;
- (d) your request for conversion is made and any resulting conversion takes effect, on or prior to a policy anniversary of the basic policy prior to the Insured's 70th birthday;
- (e) we receive and approve the application for the new policy; and
- (f) we receive and accept payment of the premiums of the new policy, which premium shall be determined according to the rates then applicable for the age of the Insured as at the date on which conversion takes effect.

Conversion to a policy with less than the current Insured Amount is allowed, subject to the minimum insured amount of the converted policy. This supplementary benefit will continue to be in force with the remaining Insured Amount provided that the basic policy remains in force. If the remaining Insured Amount does not meet our minimum Insured Amount or minimum premium amount requirements, this supplementary benefit will be terminated.

Conversion is not allowed during the TPD Period.



If this supplementary benefit is computed and issued on a non-Standard Life basis, the premium for the converted policy will also be computed on a non-Standard Life basis.

Key Product Provisions:

1. General Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the supplementary agreement. The exclusions for this supplementary benefit include, but are not limited, to the following conditions. You are advised to read the supplementary agreement for the full list of exclusions.

This supplementary benefit shall not cover any TPD caused directly or indirectly, wholly or partly, by any one or more of the following occurrences:

- (a) deliberate acts that endanger oneself:
 - (i) violation or attempted violation of the law; and
 - (ii) suicide or attempted suicide or intentional self-injury, and exposing oneself to exceptional danger (except in an attempt to save human life), whether sane or insane;
- (b) engaging in or taking part in air, military or naval service in time of declared or undeclared war or while under order for warlike operations or restoration of public order; or
- (c) entering, operating, or servicing, riding in or on, ascending or descending from or with any aerial device or conveyance (except where the Insured is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route or by the Republic of Singapore Air Force).

2. Payment of Premiums

The premiums for this supplementary benefit are payable for as long as it is in force. The premium rates are guaranteed and will remain unchanged for the duration of the policy term, (whether 5, 10, 20 or 30 years) so long as the required premium is paid and received by us on or before the end of the grace period of 31 days from the premium due date. However, the premium rates at the time of each renewal are according to the rates applicable to the Insured's attained age and are not guaranteed. These rates may be adjusted based on future experience, or to meet our obligations under the basic policy and/or the laws and regulations of Singapore as may be revised from time to time (including without limitations, tax laws and regulations).

If this supplementary benefit is issued on a non-Standard Life basis, the premium on renewal will also be computed on the same basis.

3. Premium Adjustment Due To Integration of AIA Vitality (for AIA Vitality integrated plan only)

The premiums for this supplementary benefit that is integrated with AIA Vitality will be equal to the premium before any adjustment due to integration of AIA Vitality multiplied by Cumulative Premium Percentage.

If this supplementary benefit is issued on a non-Standard Life basis, any extra premiums due to an extra mortality/morbidity rating will not be subject to the premium adjustment due to the integration of AIA Vitality.

Cumulative Premium Percentage is the percentage applied at the inception of this supplementary benefit or at each policy anniversary beginning from the first policy anniversary.

**Cumulative Premium Percentage applied at the inception of this supplementary benefit
= 95%**

**Cumulative Premium Percentage applied at each policy anniversary beginning from the first policy anniversary
= Cumulative Premium Percentage applied at the inception of this supplementary benefit or the policy anniversary immediately before the current policy anniversary (whichever is later) + Annual Premium Adjustment Percentage applied at the current policy anniversary**

Annual Premium Adjustment Percentage is the percentage applied at each policy anniversary beginning from the first policy anniversary. The Annual Premium Adjustment Percentage applied will be based on the Insured's Vitality Status as at 45 days before the relevant policy anniversary.



Vitality Status	Annual Premium Adjustment Percentage
Bronze	+2%
Silver	+1%
Gold	-1%
Platinum	-2%

If the Insured does not have a Vitality Status as at 45 days before any policy anniversary due to termination of the Insured's AIA Vitality membership, the Cumulative Premium Percentage applied at that policy anniversary shall be equal to 100%.

The Cumulative Premium Percentage applied at any policy anniversary shall not be more than the Maximum Cumulative Premium Percentage and shall not be less than the Minimum Cumulative Premium Percentage as stated below.

Minimum Cumulative Premium Percentage	85%
Maximum Cumulative Premium Percentage	100%

4. Termination

This supplementary benefit shall automatically terminate on the earliest occurrence of the following:

- (a) if any premium on this supplementary benefit or the basic policy remains unpaid at the end of the grace period of 31 days from the premium due date;
- (b) if the basic policy is terminated;
- (c) upon expiry of this supplementary benefit, unless it is renewed according to the Renewal Privilege section above;
- (d) if this supplementary benefit is converted to another supplementary benefit after you have exercised your Conversion Privilege and the remaining Insured Amount (if any) does not meet our minimum insured amount and minimum annual premium requirements;
- (e) on the date of commencement of TPD;
- (f) on the policy anniversary occurring on or immediately following the Insured's 70th birthday; or
- (g) upon our receipt of your written request to terminate this supplementary benefit.

Important Notes:

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this supplementary benefit and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual supplementary agreement for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the supplementary agreement. For the avoidance of doubt, only the terms and conditions as set out in the supplementary agreement will bind the parties.

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.



Product Summary for Critical Cover on Secure Flexi Term (R&C)

Version 1.0

This insurance plan is underwritten by AIA Singapore Private Limited (Reg. No. 201106386R) ("we, our, us, AIA Singapore").

Critical Cover on Secure Flexi Term (R&C) is a non-participating supplementary benefit which provides Critical Illness coverage over the duration of the basic policy. This benefit accelerates the payment of the Insured Amount of the basic policy. This supplementary benefit will have the same premium term payable as the basic policy.

You may also choose to integrate this supplementary benefit with AIA Vitality which gives you an upfront premium discount and future Vitality Status-dependent premium discounts.

Product Benefits

1. Critical Illness Benefit

If the Insured is diagnosed with any of the covered Critical Illnesses, we will pay the Insured Amount of this supplementary benefit. The Insured Amount of your basic policy will be reduced by the Insured Amount of this supplementary benefit accordingly. Any benefits subsequently payable under the policy and any future premiums will be payable based on the reduced Insured Amount.

Besides other underwriting limits applicable to this plan, this benefit is also subject to the Critical Illness per life limit of S\$3,000,000 (aggregated with other policies or supplementary benefits issued on the same life). For policies issued in other currencies, a conversion rate as determined by the company will apply.

The Critical Illnesses covered under this supplementary benefit, are:

- | | |
|---|--|
| 1. Acute Necrohemorrhagic Pancreatitis | 23. Major Burns [^] |
| 2. Alzheimer's Disease / Severe Dementia [^] | 24. Major Cancers [^] |
| 3. Angioplasty & Other Invasive Treatment for Coronary Artery* [^] | 25. Major Head Trauma [^] |
| 4. Apallic Syndrome [^] | 26. Major Organ / Bone Marrow Transplantation [^] |
| 5. Aplastic Anaemia [^] | 27. Medullary Cystic Disease |
| 6. Bacterial Meningitis [^] | 28. Motor Neurone Disease [^] |
| 7. Benign Brain Tumour [^] | 29. Multiple Sclerosis [^] |
| 8. Blindness (Loss of Sight) [^] | 30. Muscular Dystrophy [^] |
| 9. Coma [^] | 31. Necrotising Fasciitis |
| 10. Coronary Artery By-pass Surgery [^] | 32. Other Serious Coronary Artery Disease [^] |
| 11. Creutzfeld-Jakob Disease | 33. Paralysis (Loss of Use of Limbs) [^] |
| 12. Deafness (Loss of Hearing) [^] | 34. Parkinson's Disease [^] |
| 13. Elephantiasis | 35. Poliomyelitis [^] |
| 14. End Stage Liver Failure [^] | 36. Primary Pulmonary Hypertension [^] |
| 15. End Stage Lung Disease [^] | 37. Progressive Scleroderma [^] |
| 16. Fulminant Hepatitis [^] | 38. Progressive Supranuclear Palsy |
| 17. Heart Attack of Specified Severity [^] | 39. Severe Myasthenia Gravis |
| 18. Heart Valve Surgery [^] | 40. Stroke [^] |
| 19. HIV Due to Blood Transfusion and Occupationally Acquired HIV [^] | 41. Surgery to Aorta [^] |
| 20. Kidney Failure [^] | 42. Systemic Lupus Erythematosus with Lupus Nephritis [^] |
| 21. Loss of Independent Existence [^] | 43. Viral Encephalitis [^] |
| 22. Loss of Speech [^] | |

[^] The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2014). These Critical Illnesses fall under Version 2014. You may refer to www.lia.org.sg for the standard Definitions (Version 2014). For Critical Illnesses that do not fall under Version 2014, the definitions are determined by the insurance company.

* The only exception arises if the Insured undergoes Angioplasty & Other Invasive Treatment for Coronary Artery; we will pay 10% of the Insured Amount of this supplementary benefit (subject to a maximum of S\$25,000). Such benefit for Angioplasty & Other Invasive Treatment for Coronary Artery is payable once during the term of the supplementary benefit



and shall automatically cease upon such payment. After such a payment, the Insured Amount of this supplementary benefit will be reduced by such payment paid.

You are advised to read the supplementary agreement for the definitions (including exclusions) of the above Critical Illnesses.

Term of This Supplementary Benefit

The term of this supplementary benefit will be the same as the basic policy.

2. Renewal Privilege

This supplementary benefit will be automatically renewed without further underwriting provided that:

- (a) this supplementary benefit and the basic policy are in force on the day before the date on which renewal takes effect;
- (b) there is no overdue premium for this supplementary benefit and/or the basic policy up to the day before the date on which renewal takes effect;
- (c) we receive and accept payment of the premiums of this supplementary benefit according to rates applicable to the Insured's attained age on the date on which renewal takes effect; and
- (d) The renewal term of this supplementary benefit will be the same as the term of the basic policy as renewed according to the provisions of your basic policy.

3. Conversion Privilege

If you exercise the Conversion Privilege of the basic policy, you may convert this supplementary benefit to another supplementary benefit offering equivalent or similar cover (as determined by us), (and forming part of the policy converted from the basic policy), which we make available for conversion from time to time at our absolute discretion, without further medical underwriting up to the current Insured Amount provided that:

- (a) this supplementary benefit and the basic policy are in force on the date of your request for conversion and continue to be in force on the day before the date on which conversion takes effect;
- (b) there is no overdue premium for this supplementary benefit and/or the basic policy as at the date of your request for conversion and up to the day before the date on which conversion takes effect;
- (c) no claim on the Insured has been reported on your policy;
- (d) your request for conversion is made prior to and any resulting conversion takes effect on a policy anniversary of the basic policy prior to the Insured's 65th birthday;
- (e) we receive and approve the application for the new policy; and
- (f) we receive and accept payment of the premiums of the new policy, which premium shall be determined according to the rates then applicable for the age of the Insured as at the date on which conversion takes effect.

Conversion to a policy with less than the current Insured Amount is allowed, subject to the minimum insured amount of the converted policy. This supplementary benefit will continue to be in force with the remaining Insured Amount provided that the basic policy remains in force. If the remaining Insured Amount does not meet our minimum Insured Amount or minimum premium amount requirements, this supplementary benefit will be terminated.

If this supplementary benefit is computed and issued on a non-Standard Life basis, the premium for the converted policy will also be computed on a non-Standard Life basis.



Key Product Provisions:

1. General Exclusions

There are certain conditions under which no benefits will be payable. These are stated as exclusions in the supplementary agreement. The exclusions for this supplementary benefit include, but are not limited, to the following conditions. You are advised to read the supplementary agreement for the full list of exclusions.

This supplementary benefit shall not cover any critical illnesses caused directly or indirectly, wholly or partially, by any of the following occurrences:

- (a) illnesses or surgical procedures other than a diagnosis of a condition, or performance of a surgical procedure under a Critical Illness in this supplementary benefit;
- (b) pre-existing illnesses, diseases, impairments or conditions from which the Insured is suffering prior to the issue date or reinstatement date of this supplementary benefit, whichever is later, unless a declaration was made in the application for, or reinstatement of, this supplementary benefit and such application is specifically accepted by us;
- (c) where the diagnosis of Fulminant Hepatitis or Major Cancers of the Insured was, in our opinion, directly or indirectly due to an Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); or
- (d) Severe Acute Respiratory Syndrome (SARS). However, the complications of SARS may be admissible upon a diagnosis of End Stage Lung Disease subject to fulfillment of contract definition, diagnostic criteria and specific evidence listed under End Stage Lung Disease.

2. Premiums

Premium payable for this supplementary benefit are not guaranteed. We may revise the premium rates but we will not do so on an individual basis. The premium rates may be adjusted based on future experience and any changes or amendments to the laws and regulations of Singapore (including but not limited to tax laws and regulations).

3. Waiting Period

We will not pay any benefits for Heart Attack of Specified Severity, Major Cancers, Coronary Artery By-pass Surgery, Angioplasty & Other Invasive Treatment for Coronary Artery or Other Serious Coronary Artery Disease if the date of diagnosis of the Heart Attack of Specified Severity, Major Cancers, Other Serious Coronary Artery Disease or the date of diagnosis of any conditions leading to performance of Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery to the Insured was made within 90 days from the later of:

- (a) the issue date of your basic policy or this supplementary benefit, whichever is later; or
- (b) the reinstatement date of your basic policy or this supplementary benefit, whichever is later.

4. Premium Adjustment Due To Integration of AIA Vitality (for AIA Vitality integrated plan only)

The premiums for this supplementary benefit that is integrated with AIA Vitality will be equal to the premium before any adjustment due to integration of AIA Vitality multiplied by Cumulative Premium Percentage.

If this supplementary benefit is issued on a non-Standard Life basis, any extra premiums due to an extra mortality/morbidity rating will not be subject to the premium adjustment due to the integration of AIA Vitality.

Cumulative Premium Percentage is the percentage applied at the inception of this supplementary benefit or at each policy anniversary beginning from the first policy anniversary.

**Cumulative Premium Percentage applied at the inception of this supplementary benefit
= 95%**

**Cumulative Premium Percentage applied at each policy anniversary beginning from the first policy anniversary
= Cumulative Premium Percentage applied at the inception of this supplementary benefit or the policy anniversary immediately before the current policy anniversary (whichever is later) + Annual Premium Adjustment Percentage applied at the current policy anniversary**



Annual Premium Adjustment Percentage is the percentage applied at each policy anniversary beginning from the first policy anniversary. The Annual Premium Adjustment Percentage applied will be based on the Insured's Vitality Status as at 45 days before the relevant policy anniversary.

Vitality Status	Annual Premium Adjustment Percentage
Bronze	+2%
Silver	+1%
Gold	-1%
Platinum	-2%

If the Insured does not have a Vitality Status as at 45 days before any policy anniversary due to termination of the Insured's AIA Vitality membership, the Cumulative Premium Percentage applied at that policy anniversary shall be equal to 100%.

The Cumulative Premium Percentage applied at any policy anniversary shall not be more than the Maximum Cumulative Premium Percentage and shall not be less than the Minimum Cumulative Premium Percentage as stated below.

Minimum Cumulative Premium Percentage	85%
Maximum Cumulative Premium Percentage	100%

5. Termination

This supplementary benefit shall automatically terminate on the earliest occurrence of the following:

- if any premium on this supplementary benefit or the basic policy remains unpaid at the end of the grace period of 31 days from the premium due date;
- if the basic policy is terminated;
- upon expiry of this supplementary benefit, unless it is renewed according to the Renewal Privilege section above;
- if this supplementary benefit is converted to another supplementary agreement after you have exercised your Conversion Privilege and the remaining Insured Amount (if any) does not meet our minimum insured amount and minimum annual premium requirements;
- upon the diagnosis of a Critical Illness or undergoing of surgical procedure for a Critical Illness covered in this supplementary benefit (except for Angioplasty & Other Invasive Treatment for Coronary Artery); or
- upon our receipt of your written request to terminate this supplementary benefit.

Important Notes:

All insurance applications are subject to our underwriting and acceptance. Submission of an application and payment of premium does not constitute and should not be construed as acceptance by us. We reserve the right to withdraw the plan or reject applications, at anytime or for any reason without notice.

This product summary does not form a part of any contract of insurance. It is intended only to be a simplified description of the product features applicable to this supplementary benefit and is not exhaustive. The contents of this product summary may vary from the terms of cover eventually issued. Please refer to the actual supplementary agreement for all terms and conditions, including exclusions whereby the benefits under your policy may not be paid out. You are advised to read the supplementary agreement. For the avoidance of doubt, only the terms and conditions as set out in the supplementary agreement will bind the parties.

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.