Product Summary for AIA Secure Flexi Term (To Age)
Version 3.0

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

AIA Secure Flexi Term (To Age) is a regular premium non-participating term policy which provides financial protection against death, terminal illness and terminal cancer. You can choose to be covered to age 65 or 75. This plan has no surrender value.

You may complement your AIA Secure Flexi Term (To Age) policy with optional Total and Permanent Disability Benefit. For To Age 65 and To Age 75 plans, you can also attach with Critical Illness Benefit. These additional benefits are set out in the relevant supplementary agreement attached to AIA Secure Flexi Term (To Age) policy.

You may also choose to integrate your AIA Secure Flexi Term (To Age) 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 diagnosis must be supported by a specialist and confirmed by our appointed physician.

   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. **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 70^{th} birthday, or 5 years before the expiry date of the basic policy, whichever is earlier;

(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, 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.

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;

(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) upon the death of the Insured; or

(f) 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 (My AIA SG or such other name as we may choose for our customer portal from time to time).

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.