



GUARANTEED PROTECT PLUS

PHASE III

Disclaimer



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Please refer to the policy contract for the precise terms and conditions of the product.



LIMITED PAY 12 OR 20 YEARS
BOOSTER TILL AGE 65 OR 75
EARLY CI 109 Conditions
3 MULTIPLIERS 2X 3X 5X

THE CURRENT GPP PHASE II



VITALITY
INTEGRATION
PowerUp DOLLAR

BONUS WITHDRAWAL
After Booster Expires

ENHANCED PAYOUT!
EARLY CRITICAL PROTECTOR LIFE PLUS

EXCLUSION REMOVED
CRITICAL PROTECTOR LIFE
EARLY CRITICAL PROTECTOR LIFE PLUS

NEW FEATURES:

GUARANTEED PROTECT PLUS

PHASE III

ENHANCED PAYOUT



EARLY CRITICAL PROTECTOR LIFE PLUS

CLAIM PERCENTAGE

STAGES

Early Stage

Medical Condition

ECPL (OLD)

25%

ECPLP (NEW)

Intermediate Stage

Medical Condition

50%

100%

Major Stage

Medical Condition

(except for Angioplasty & Other Invasive Treatments for Coronary Artery)

100%

Angioplasty & Other Invasive

Treatments for Coronary Artery
(Major Stage Medical Condition)

10%

10%



MAXIMUM CLAIM LIMIT

STAGES

Early Stage

Medical Condition

ECPL (OLD)

ECPLP (NEW)

\$150,000

\$200,000

Intermediate Stage

Medical Condition

\$150,000

\$300,000

Major Stage

Medical Condition

(except for Angioplasty & Other Invasive Treatments for Coronary Artery)

N.A

N.A

Angioplasty & Other Invasive

Treatments for Coronary Artery
(Major Stage Medical Condition)

\$25,000

\$25,000



NUMBER OF CLAIMS

STAGES

Early Stage

Medical Condition

ECPL (OLD)

2 times

ECPLP (NEW)

Intermediate Stage

Medical Condition

1 time

NO LIMIT*

Major Stage

Medical Condition

(except for Angioplasty & Other Invasive Treatments for Coronary Artery)

1 time

Angioplasty & Other Invasive

Treatments for Coronary Artery
(Major Stage Medical Condition)

1 time

1 time

*Provided ECPLP Current Insured Amount (CIA) is not zero, basic policy is in force and other conditions are met



EARLY CRITICAL PROTECTOR LIFE PLUS (ECPLP)

STAGES

Early Stage

Medical Condition

MAXIMUM
CLAIM LIMIT

\$200,000

CLAIM
PERCENTAGE

Intermediate Stage

Medical Condition

\$300,000

100%

Major Stage

Medical Condition
(except for Angioplasty & Other Invasive
Treatments for Coronary Artery)

N.A

Angioplasty & Other Invasive
Treatments for Coronary Artery
(Major Stage Medical Condition)

\$25,000

10%

EARLY STAGE C L A I M

No Subsequent claim
for **Early Stage** of the
same Critical Illness

INTERMEDIATE S T A G E C L A I M

No Subsequent claim
for **Early/Intermediate
Stage** of the **same**
Critical Illness

+ **EARLY CLAIM**
INTERMEDIATE CLAIM
(**SAME** CRITICAL ILLNESS)

**CANNOT
EXCEED**

Intermediate Stage
Maximum Claim Limit



SAME CI \$600,000

ECPLP MDB

	MAX: \$200K	MAX: \$300K	
	EARLY	INTERMEDIATE	MAJOR
	REMAINING CIA		
CLAIM 1	\$200K		\$400K
CLAIM 2	NO PAYOUT		\$400K

No Subsequent claim for **Early Stage** of the **same** Critical Illness



SAME CI

\$600,000
ECPLP MDB

	MAX: \$200K	MAX: \$300K	
	EARLY	INTERMEDIATE	MAJOR
	REMAINING CIA		
CLAIM 1	\$200K		\$400K
CLAIM 2		\$100K	\$300K

+ EARLY CLAIM
INTERMEDIATE CLAIM
(SAME CRITICAL ILLNESS)

**CANNOT
EXCEED**

Intermediate Stage
Maximum Claim Limit



SAME CI

\$600,000
ECPLP MDB

	MAX: \$200K	MAX: \$300K	
	EARLY	INTERMEDIATE	MAJOR
			REMAINING CIA
CLAIM 1	\$200K		\$400K
CLAIM 2		\$100K	\$300K
CLAIM 3	NO PAYOUT		\$300K

No Subsequent claim under **Intermediate/ Early Stage** of the **same** Critical Illness



SAME CI

\$600,000
ECPLP MDB

	MAX: \$200K	MAX: \$300K	
	EARLY	INTERMEDIATE	MAJOR
			REMAINING CIA
CLAIM 1	\$200K		\$400K
CLAIM 2		\$100K	\$300K
CLAIM 3		NO PAYOUT	\$300K

No Subsequent claim under **Intermediate/ Early Stage** of the **same** Critical Illness



SAME CI \$600,000

ECPLP MDB

	MAX: \$200K	MAX: \$300K	
	EARLY	INTERMEDIATE	MAJOR
	REMAINING CIA		
CLAIM 1	\$200K		\$400K
CLAIM 2		\$100K	\$300K
CLAIM 3			\$300K

ECPLP TERMINATES

DIFFERENT CI

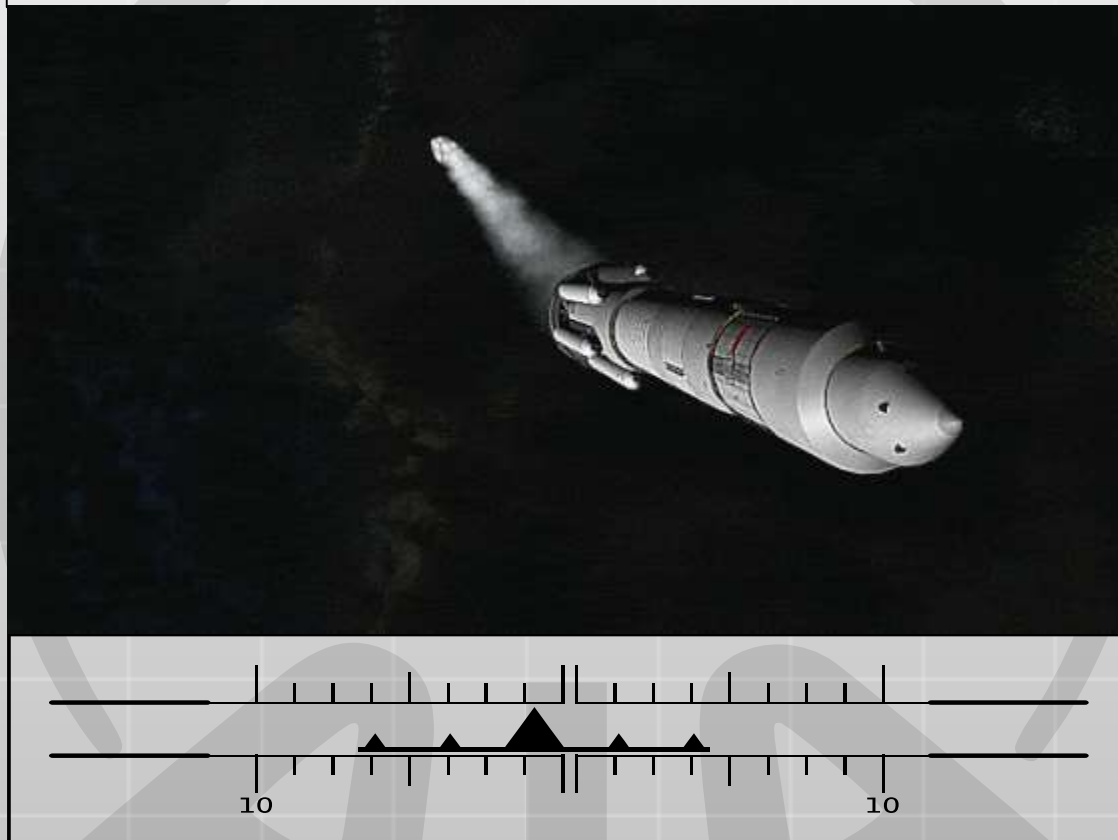
\$600,000
ECPL PLUS MDB



	MAX: \$200K EARLY	MAX: \$300K INTERMEDIATE	MAJOR	REMAINING CIA
CLAIM 1		\$300K		\$300K
CLAIM 2	\$200K			\$100K
CLAIM 3	\$100K			\$0

ECPLP TERMINATES

BONUS WITHDRAWAL



AFTER BOOSTER EXPIRES

BONUS WITHDRAWAL (NEW)

Booster Expiry

Cannot withdraw bonuses

CAN Withdraw bonuses!

BOOSTER

ACCUMULATOR

CRITICAL PROTECTOR LIFE ENHANCED CRITICAL PROTECTOR LIFE PLUS

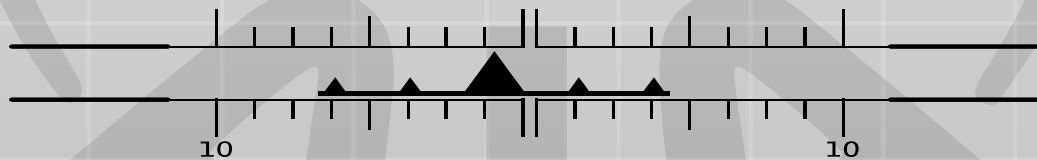


EXCLUSION REMOVED

(a) if the Insured is Diagnosed with a Critical Illness or has undergone a surgical procedure for a Critical Illness **before age six (6)**, and such Critical Illness is directly or indirectly due to any congenital defect or condition;

EXCLUSION REMOVED

VITALITY INTEGRATION



AIA Vitality POWERUP DOLLAR



AIA Vitality POWERUP DOLLAR

PAYS OUT UPON

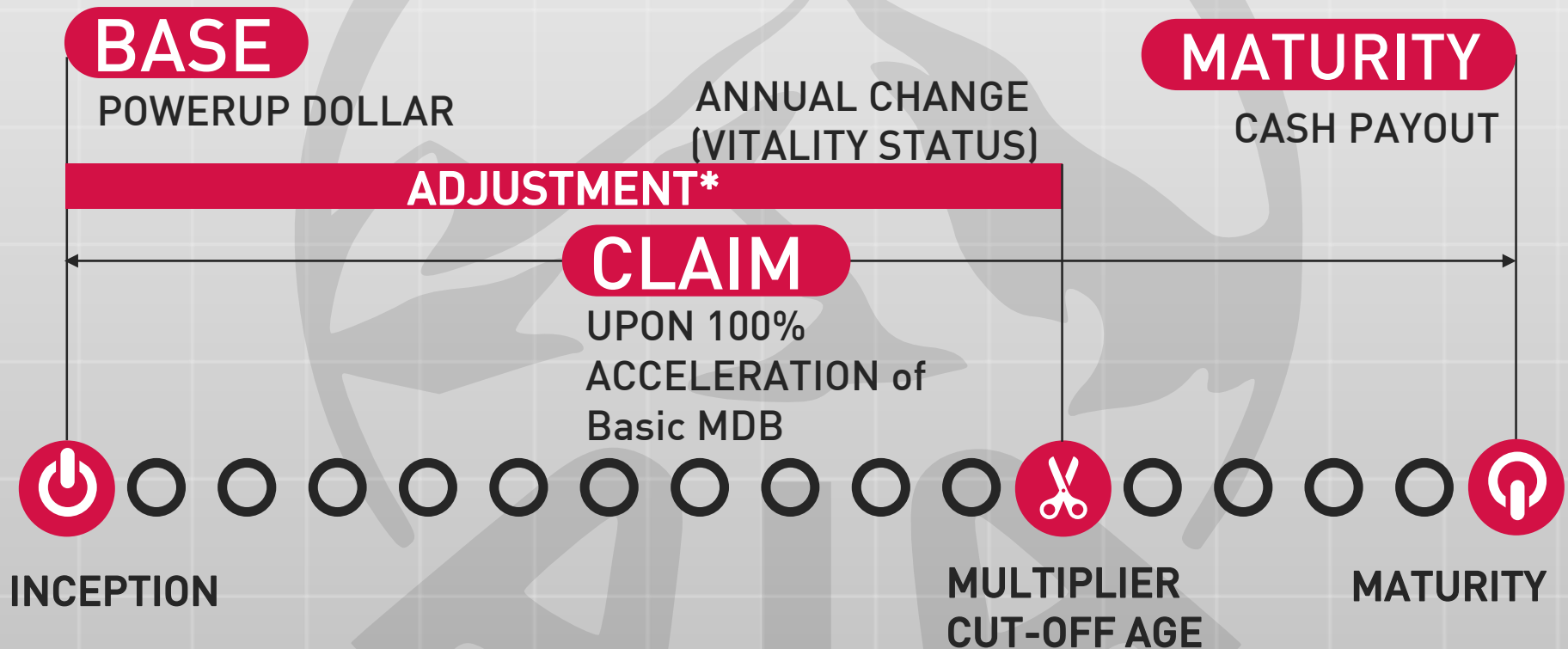
**DEATH
OF INSURED**

**MATURITY
OF BASIC POLICY**

**INSURED AMOUNT*
FULLY ACCELERATED**

*Upon full acceleration of the Insured Amount of the basic policy

POWERUP DOLLAR OVERVIEW



* Annual adjustment stops from the later of GPP Multiplier Cut-off age or 15 years upon policy inception

CASE STUDY

CLIENT:

Shawn

age 30, non smoker

Multiplier:

3X

MDB:

\$300,000

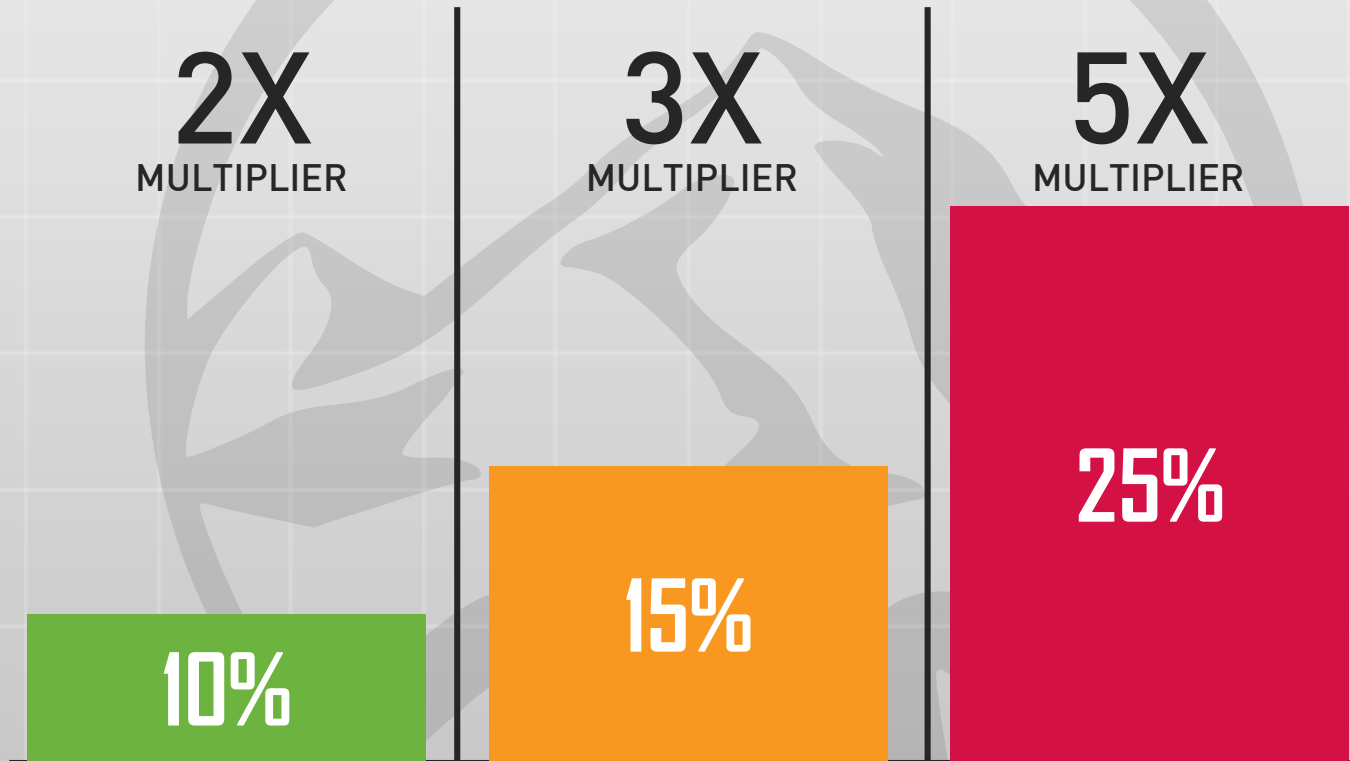
Accumulator SA

\$100,000





POWERUP DOLLAR - BASE



% of GPP Accumulator SA, regardless of CPL, ECPLP and Vitality Status

**BASE POWERUP DOLLAR DEPENDS ON
CURRENT INSURED AMOUNT**

CASE STUDY

CLIENT:

Shawn

age 30, non smoker

Multiplier

3X

MDB:

\$300,000

Accumulator SA

\$100,000

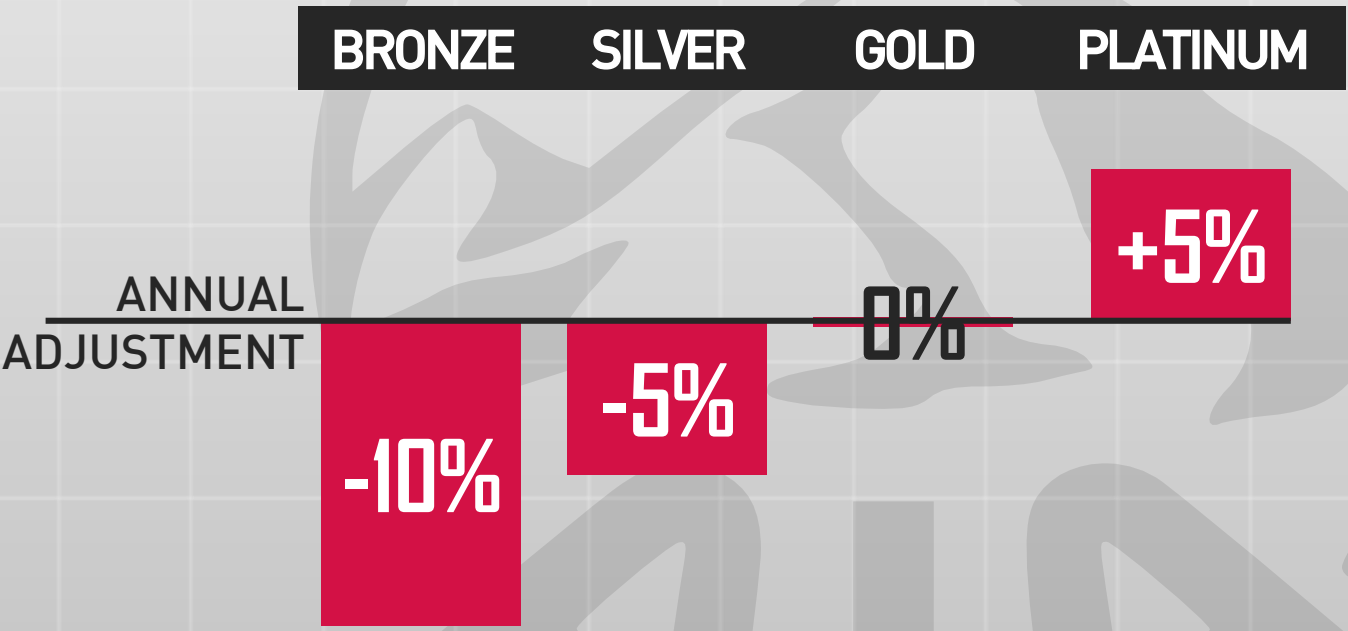
**Base PowerUp
Dollar**

\$15,000





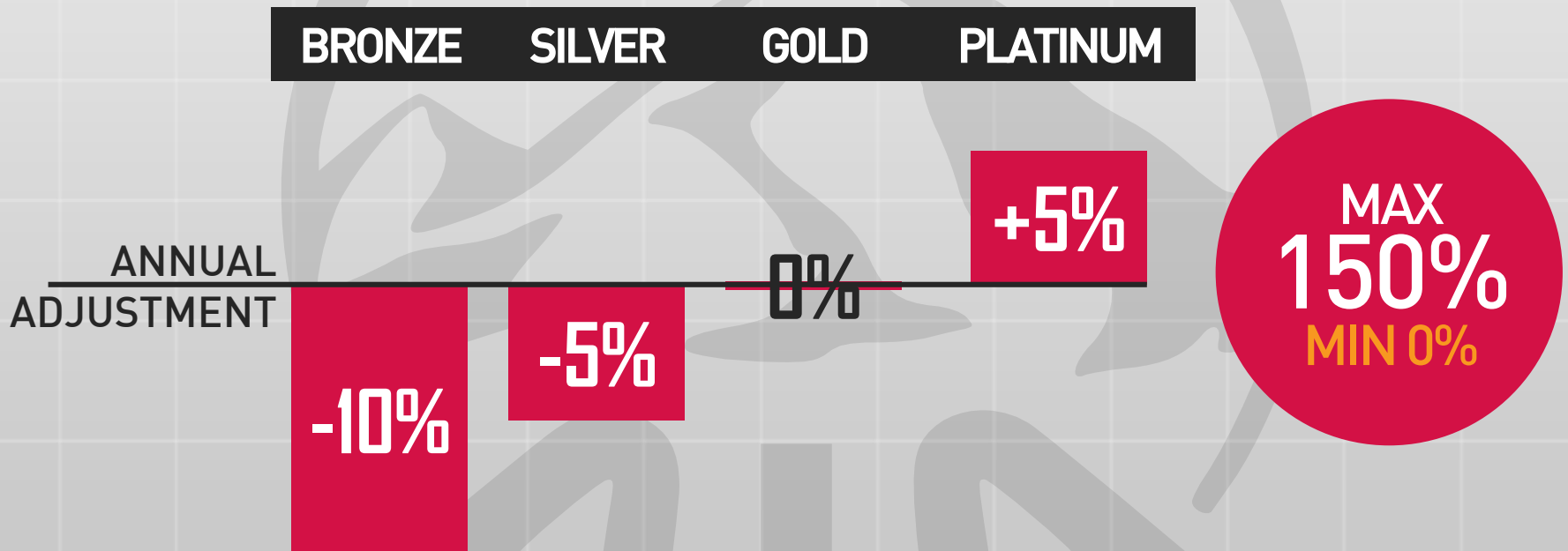
POWERUP DOLLAR – ADJUSTMENT (ADJ)



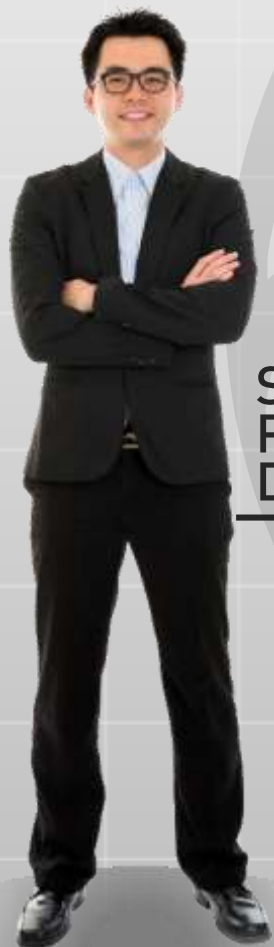
ADJ% X BASE POWERUP DOLLAR



POWERUP DOLLAR – ADJUSTMENT (ADJ)



* Maximum PowerUp Dollar is 150% of base Powerup Dollar.



SHAWN's
PowerUp
Dollar

\$15,000

15%
GPP
ACCUM
SA

INCEPTION

\$15,000 – 10% of \$15,000



SHAWN's
PowerUp
Dollar

\$15,000

\$13,500

-10%

INCEPTION

YEAR 1

BRONZE

\$13,500 – 5% of \$15,000



**SHAWN's
PowerUp
Dollar**

\$15,000

\$13,500

\$12,750

-5%

INCEPTION

YEAR 1

YEAR 2

BRONZE

SILVER



SHAWN's
PowerUp
Dollar

\$15,000

\$13,500

\$12,750

\$12,750

0%

INCEPTION

YEAR 1

YEAR 2

YEAR 3

BRONZE

SILVER

GOLD

$$\$12,750 + 5\% \text{ of } \$15,000$$



SHAWN's
PowerUp
Dollar

\$15,000

\$13,500

\$12,750

\$12,750

\$13,500

+5%

INCEPTION

YEAR 1

YEAR 2

YEAR 3

YEAR 4

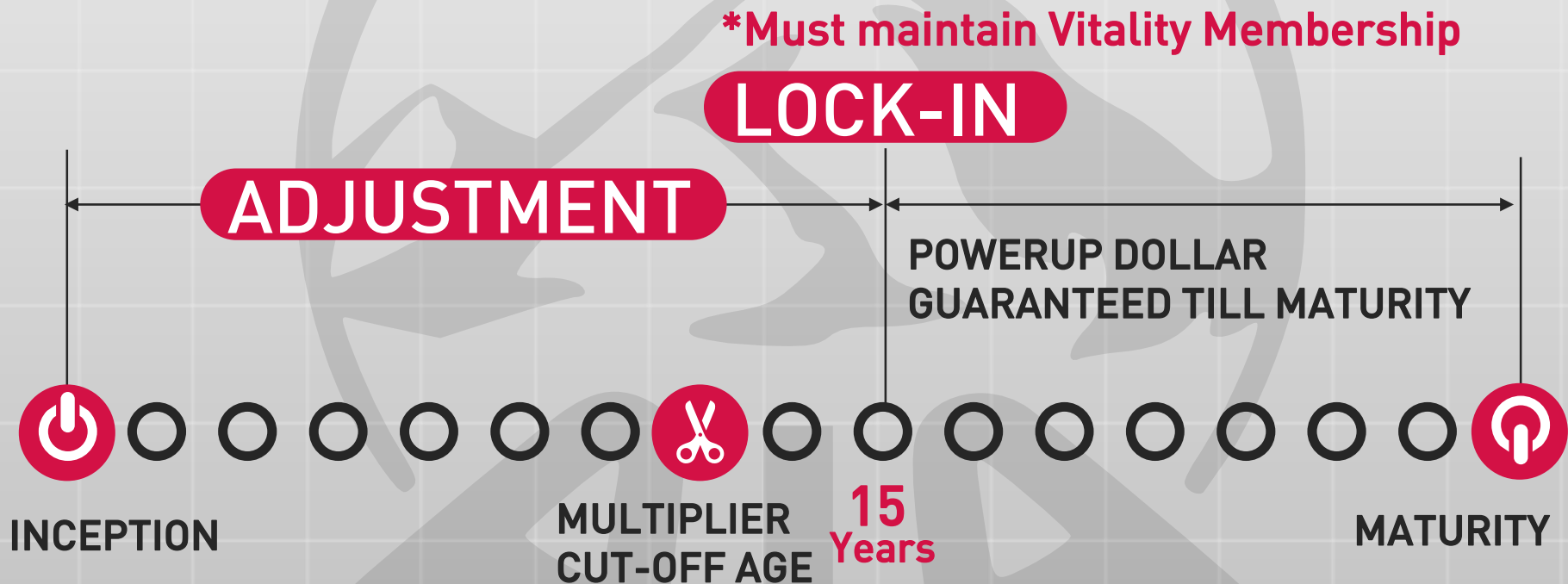
BRONZE

SILVER

GOLD

PLATINUM

POWERUP DOLLAR – LOCK-IN



- LATER OF:**
- GPP Multiplier Cut-off age
 - 15 years from policy inception

*PowerUp Dollar will be reduced to zero if no Vitality status after the lock-in

Company	AIA	Co. TM	Co. AX	Co. AV
GENERAL FEATURES				
Policy Term	To age 100, booster drops off at 65 or 75	Whole of life, booster drops off at 65	To age 99, booster drops off at 70	Whole of life, booster drops off at 70
Premium Term	12 or 20 years	15, 20, 25 years	10, 15, 20, 25 years or up to age 64	10, 15, 25 years
BENEFITS				
Total condition covered	104	99	99	88
Major Critical Illness Benefit	100% of SA	100% of SA	100% of SA	100% of SA
Early Stage Condition Benefit	100% of SA capped at \$200,000 NEW	100% of SA capped at \$150,000	100% of SA capped at \$200,000	100% of SA, capped at \$200,000 per claim per life, and subject to \$400,000 per life limit
Intermediate Stage Condition Benefit	100% of SA capped at \$300,000 NEW	100% of SA capped at \$150,000	100% of SA capped at \$200,000	100% of SA capped at \$200,000 per claim per life, and subject to \$400,000 per life limit
Early/ Intermediate CI Claim Limitations	No limit of the no. of claims (only subject to \$3mil aggregate CI per life limit) NEW	No limit of the no. of claims (only subject to \$2.5mil aggregate CI per life limit)	\$200,000 for each Early and Intermediate CI <u>per life</u>	\$200,000 per claim per life, and subject to \$400,000 per life limit
Angioplasty & Other Invasive Treatments for Coronary Artery	10% of SA capped at \$25,000	10% of SA capped at \$25,000	Covered under Special Condition	Covered under Special Condition
Special Condition Benefit (SCB)	- additional 20% of prevailing SA on ECPL-Accum - cover up to age 85 - capped at \$25,000 per Special Condition	- additional 20% of original EC SA - cover up to age 85, - capped at \$25,000 per policy per life	- additional 10% of SA - cover up to age 99 - capped at 25k per condition	-additional 20% of CI SA - cover up to age 85 - capped at 25k per life per condition
Number of Special Conditions	5, each condition can be paid once	9, each condition can be paid once (max of 5 claims)	10, each condition can be paid once (max 5 claims)	10 Special Benefit up to age 85; each condition can be paid once (max 6 claims) 8 Juvenile Benefit up to age 18, each condition can be paid once (max 5 claims)

HSG MAX CHANGES 2017



**THE REAL LIFE
COMPANY**



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Please refer to the policy contract for the precise terms and conditions including exclusions, waiting period and survival period. Premiums are not guaranteed. Terms and conditions apply.

The information in this presentation is accurate as at Dec 2016.



Enhanced Benefits



**AIA Preferred
Providers**



AIA HSG Max B Lite



**Premium
Revision**



AIA Max Essential B Lite



AIA Preferred Providers

Enhanced Benefits



**AIA Preferred
Providers**



**Premium
Revision**



AIA HSG Max B Lite

AIA Max Essential B Lite



AIA Preferred Providers

Government / Restructured Hospitals

Quality Healthcare Partners

Enhanced Benefits for AIA HSG Max A



Enhanced Benefits



**AIA Preferred
Providers**

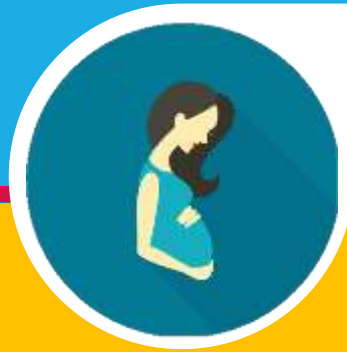


**Premium
Revision**



AIA HSG Max B Lite

AIA Max Essential B Lite



Enhanced Benefits

Pregnancy Complication Benefits*

Extended to cover Postpartum Haemorrhage
requiring Hysterectomy

**Not applicable to AIA HSG Max C*



**AIA Preferred
Providers**



Enhanced Benefits – AIA HSG Max A

Pre-Hospitalisation

**Within 13mths
before Confinement**

Post-Hospitalisation

**Within 13mths
After Confinement**

Max Policy Year Limit

\$2,000,000



Non
AIA Preferred
Providers



Existing Benefits – AIA HSG Max A

Pre-Hospitalisation

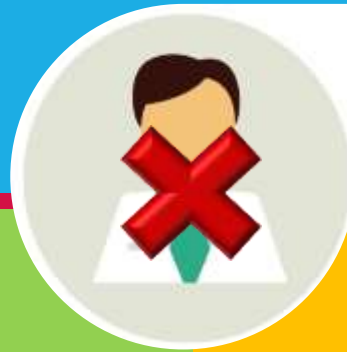
**Within 13mths
before Confinement**

Post-Hospitalisation

**Within 13mths
After Confinement**

Max Policy Year Limit

\$2,000,000



Non
AIA Preferred
Providers



Existing Benefits – AIA HSG Max A

Pre-Hospitalisation

**Within 100 days
before Confinement**

Post-Hospitalisation

**Within 100 days
After Confinement**

Max Policy Year Limit

\$600,000



Pre Consultation



In-Patient



Out-Patient



Limit

Scenarios – Pre Hospitalisation

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

13 months

100 days

100 days

13 months

13 months

13 months



Pre Consultation

In-Patient

Out-Patient

Limit

Scenarios – Pre-Admission

13 months is applied as long as the Admission are done by **AIA Preferred Providers**

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

Non AIA Preferred Providers

Non AIA Preferred Providers

Non AIA Preferred Providers

Non AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

Non AIA Preferred Providers

13 months

100 days

100 days

13 months

13 months

13 months



Pre-Consultation

Post-Consultation

Out-Patient

Limit

Scenarios – Post Hospitalisation

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

13 months

13 months

100 days

100 days

13 months

13 months



In-Patient



Out-Patient



Limit

Scenario Hospitalisation

13 months is applied as long as the **Admission** are all done by **AIA Preferred Providers**

AIA Preferred Providers

AIA Preferred Providers

Non AIA Preferred Providers

Non AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

Non AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

AIA Preferred Providers

Non AIA Preferred Providers

13 months

13 months

100 days

100 days

13 months

13 months



In-Patient



Subsequent Patient



Out-Patient



Limit

Scenarios – Policy Year Limit

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

\$2 mil

\$600,000

\$600,000

\$600,000

\$2 mil

\$600,000



In-Patient



Subsequent In-Patient



Out-Patient



Limit

Scenarios – Policy Year Limit

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

Non AIA Preferred
Providers

Non AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

AIA Preferred
Providers

\$2mil is applied is applied only if **ALL Admission and Outpatient Benefits** (if any) for the Policy Year are all done by **AIA Preferred Providers**

AIA Preferred
Providers

Non AIA Preferred
Providers

\$2 mil

\$600,000

\$600,000

\$600,000

\$2 mil

\$600,000



AIA HSG Max B Lite

Enhanced Benefits



**AIA Quality Healthcare
Partners**



AIA HSG Max B Lite



**Premium
Revision**



AIA Max Essential B Lite



AIA HSG Max B Lite

As Charged Plan

B1 Class Ward in Government/
Restructured Hospital and below

Replaced AIA HSG Max C (To be withdrawn
from 25 Jan 2017)

Not applicable for Foreigner



AIA HSG Max B Lite — Pro Ration

Class B1 Ward (Permanent Resident)	90%
Class A Ward	80%
Private Hospital	50%
Private Outpatient Benefit Treatment	65%
Day Surgery in Private Hospital	65%

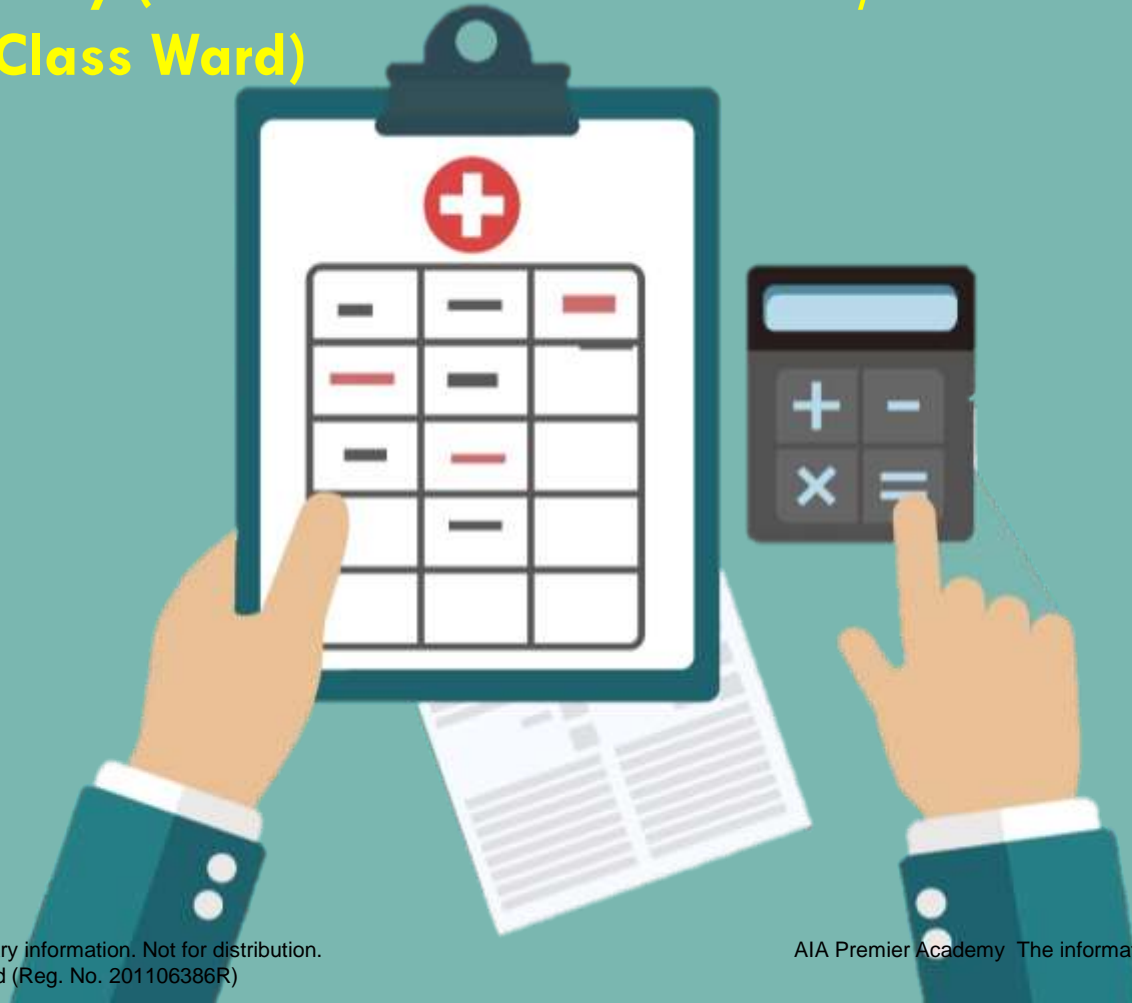
AIA Max Essential B Lite



AIA Max Essential B Lite

- Daily Hospital Incentive Benefit

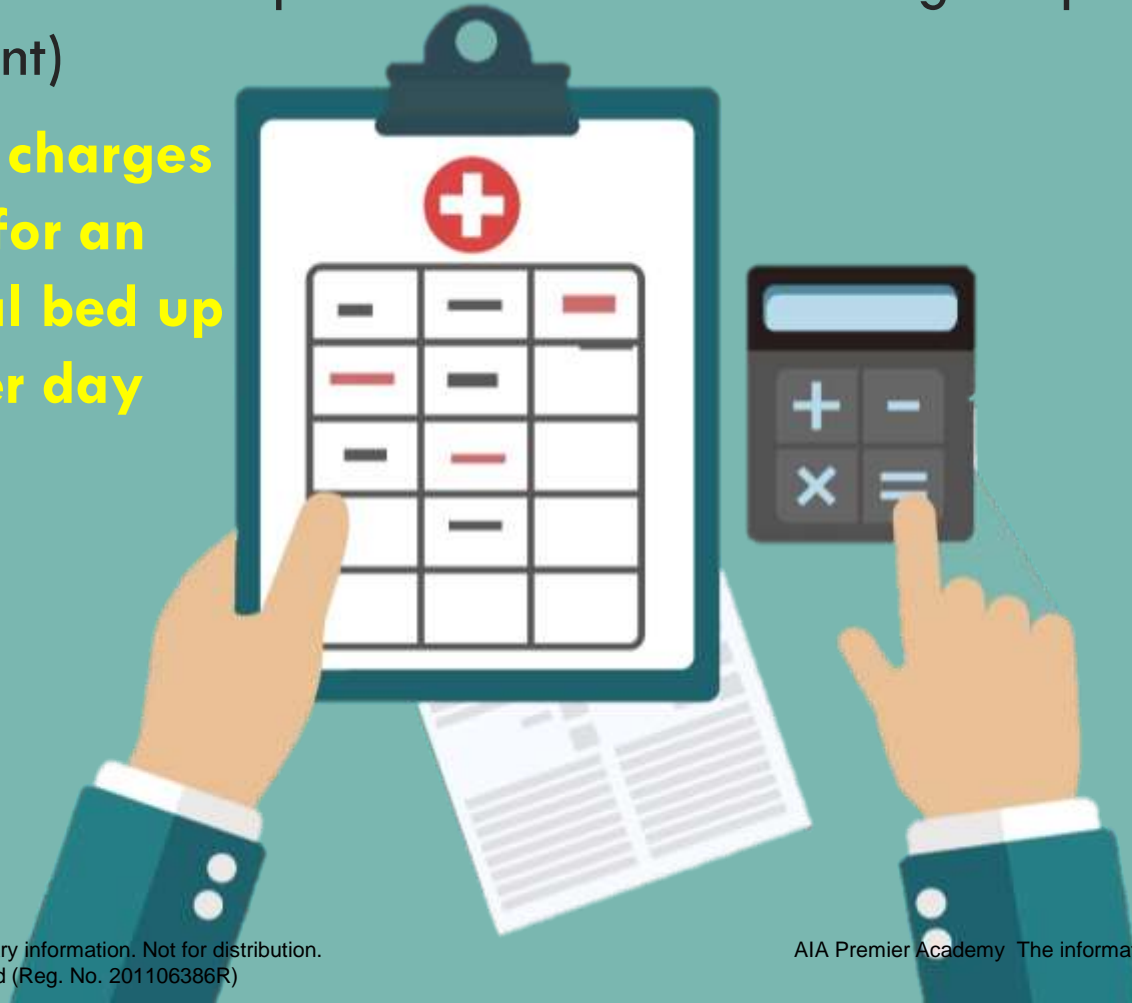
☐ **\$75per day (if admitted to Government/Restructured Hospital B2 / C Class Ward)**



AIA Max Essential B Lite

- Immediate Family Member Accommodation Benefit
(upon Physician's or Specialist's advice in writing for period of Confinement)

☐ **Standard charges incurred for an additional bed up to \$50 per day**



AIA Max Essential B Lite

- Post-Hospitalisation Alternative Medicine Benefit (within 100 days after Confinement) For Cancer and Stroke

☐ **\$1,000 per Policy Year**

- Post-Hospitalisation Home Nursing Benefit (within 26 weeks after Confinement)

☐ **\$200 per day (\$2,000 per Policy Year)**



AIA Max Essential B Lite

- Emergency Outpatient Treatment due to Accident Benefit
☐ \$800 per Policy Year
- Cover for AIA HSG Max's B Lite Deductible & Co-insurance incurred





Premium Revision

Enhanced Benefits



**AIA Preferred
Providers**



**Premium
Revision**



AIA HSG Max B Lite

AIA Max Essential B Lite



Premium Revision

2013

AIA HSG Max

2015

MSHL

2017

AIA HSG Max A

***For Foreigner plans (no MSHL component), we increased the premiums to match the premium of the SC/PR plan**

AGE INFOGRAPHIC



2%

5 - 10



2%

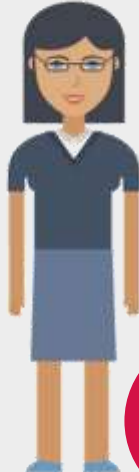
15 - 20



0-
8%

25 - 30

SC/PR/Foreigner DP – Total Premium



4 -
6%

35 - 40



18%

45 - 50



15 -
17%

60 - 70

AGE INFOGRAPHIC



2%

5 - 10



2%

15 - 20



2-
10%

25 - 30

Foreigner Non DP – Total Premium



7 -
9%

35 - 40



18%

45 - 50



16-
21%

60 - 70

High Level Competitive Analysis - AIA HSG Max A



Benefit	AIA	AV	AX	G	NI	P
PRE-Hospitalisation	As Charged 100 days 13 months (If admitted to AIA Preferred Providers)	As Charged (90 days)	As Charged (180 days)	As Charged (120 days)	As Charged (90 days)	As Charged (180 days)
POST-Hospitalisation	As Charged 100 days 13 months (If admitted to AIA Preferred Providers)	As Charged 90 days 180 days (if admitted to panel / restructured hospital)	As Charged (365 days)	As Charged (120 days)	As Charged (90 days)	As Charged (365 days)
Annual Limit	\$600K \$2 Mil (If admitted to AIA Preferred Providers)	\$1 Mil	\$1 Mil	\$600K	\$700K	\$1.2 Mil

High Level Competitive Analysis - AIA HSG Max A



Benefit	AIA	AV	AX	G	NI	P
Short Stay Ward in Emergency Department	As Charged Covers Pre- & Post-Hospitalisation Benefits	NA	NA	As Charged No cover on Pre- & Post Hospitalisation	As Charged No cover on Pre- & Post Hospitalisation	As Charged No cover on Pre- & Post Hospitalisation <u>if no inpatient</u>
Major Organ Transplant	As Charged	As Charged Limited to kidney, heart, liver, lung & bone marrow	As Charged	As Charged	As Charged	As Charged Limited to kidney, heart, liver, cornea, bone marrow, skin & musculoskeletal tissue
Congenital Abnormalities	Covers: • Insured (No Waiting Period) • Female Insured's biological children	Covers Insured only (24mth Waiting Period)	Covers Insured only (12mth Waiting Period)	Covers Insured only (20k limit within 24mth Waiting Period)	Covers Insured only (24mth Waiting Period)	Covers Insured only (24mth Waiting Period)

High Level Competitive Analysis - AIA HSG Max A



Benefit	AIA	AV	AX	G	NI	P
Community Hospital	As Charged	As Charged (45 days per policy year)	As Charged (45 days per hospitalisation)	800 per day	As Charged (90 days per hospitalisation)	As Charged
Waiver of premium	1 year upon TPD	NA	NA	NA	NA	NA
Extra Cover for CI	\$100,000 per year on 30 CIs	\$150,000 per year on 5 CIs	NA	NA	NA	NA

Premium Rates Comparison (SC/PR)

SC/PR (AIA HSG Max A + Essential A & Its Equivalent)



Age Next Birthday	AIA (with Essential A)	AIA (with Essential A Saver)	Co. Av	Co. Ax	Co. G	Co. N	Co. P	AIA Ranking
1 to 20	551	360	618	495 - 544	541 - 600	380 - 439	526 - 502	1
21 to 25	562	371	685	581	630	423	531	1
26 to 30	592	401	685	581	630	423	531	1
31 to 35	701	475	847	730	697	504	681	1
36 to 40	712	486	847	730	697	532	681	1
41 to 45	1,151	845	1,122	943	976	890	1,034	1
46 to 50	1,151	845	1,340	1,219	976	988	1,034	1
51 to 55	1,600	1,282	1,622	1,571	1,554	1,235	1,441	1
56 to 60	2,029	1,634	1,990	2,062	1,857	1,304	1,892	2
61 to 65	3,005	2,302	3,120	2,841	2,405	1,724	2,566	2
66 to 70	4,266	3,225	4,383	4,142	3,479	2,338	3,811	2
71 to 73	5,459	4,214	5,321	5,151	4,922	3,477	No info	2
74 to 75	5,812	4,520	5,831	5,905	5,120	4,260	No info	2

THANK YOU



**THE REAL LIFE
COMPANY**