

AIA

AIA Youth Smart Protection Plan

Start Smart. Stay Protected!

Smart Plan for Smart Youths - Life and Critical Illness coverage that fits your budget and your dreams.

SMART 300

Sum Assured
30 Million MMK

SMART 500

Sum Assured
50 Million MMK

- ✓ Affordable Premium
- ✓ Flexible Payment Options
- ✓ Comprehensive Coverage
- ✓ Simplified Underwriting





PROTECTION THAT STANDS BY YOU THROUGH LIFE AND ILLNESSES



LIFE IS UNPREDICTABLE.

What if life throws unexpected Critical Illness strikes in the middle of my youth era?



NO WORRIES!

Our **AIA Youth Smart Protection Plan** covers 39 Critical Illnesses giving you peace of mind while you focus on your future.



LIFE IS UNPREDICTABLE.

If I am gone too soon while I am building my future for me and my loved ones, who will take care of my family dreams?



NO WORRIES!

With our **AIA Youth Smart Protection Plan**, you can secure their tomorrow today. Our plan provides life coverage ensuring your family's financial stability.



START YOUR PROTECTION JOURNEY WITH AIA TODAY!

AIA Youth Smart Protection Plan :
Life + Critical Illness Under One Plan

| AGE | SMART 300 | SMART 500 |
|-----|---------------------------|---------------------------|
| 20 | Approximately 200,000 MMK | Approximately 300,000 MMK |
| 30 | Approximately 250,000 MMK | Approximately 350,000 MMK |

The above-mentioned premium rates are calculated for male, non-smoker with annual payment mode.

AIA



BENEFITS YOU WILL GET UNDER ONE SMART PLAN



DEATH OR TOTAL PERMANENT DISABILITY

100% of Sum Assured
Any cause of death or TPD.
Exclusions applied.

12 EARLY CRITICAL ILLNESSES

Up to 25% of Sum Assured for Accelerated Early Critical Illness Benefit
In case of Coronary Angioplasty, limited up to 10% of Sum Assured.

This benefit will be deducted from Major Critical Illness benefit amount.

27 MAJOR CRITICAL ILLNESSES

Up to 100% of Sum Assured for Major Critical Illness Benefit
(After deducting any early CI benefit paid)

For a complete list of Critical Illnesses covered under this plan, please visit [here](#).

AIA IS MORE THAN AN INSURANCE COMPANY, WE ARE YOUR LIFELONG PARTNER.



**Get 24/7
Worldwide Coverage.**



Access exclusive member propositions, including discounts for educational, academic, and career growth opportunities.

AIA+

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Enjoy seamless digital experiences with AIA+ application.





FREQUENTLY ASKED QUESTIONS

- **What does this AIA Youth Smart Protection Plan cover?**

This provides Life Protection (death or total permanent disability) and Critical Illness coverage for 39 conditions, including 12 early and 27 major stages.

- **Who is eligible to apply?**

Anyone aged 20 to 35 years (Age Next Birthday) can apply.

- **How long am I covered for?**

You will be covered until the age of 70 (next birthday), as long as you continue paying your premiums and your policy is renewed.

- **How much coverage can I get?**

Two options: SMART 300 – Sum assured 30 million MMK
SMART 500 – Sum assured 50 million MMK.

- **Do I need medical checkup to apply?**

This plan uses simplified underwriting, so you don't need a medical examination. You only answer few basic health questions, making the application process quick and easy.

- **What payment options are available?**

We offer two convenient payment modes: Semi-annual and annual payment mode.

- **Is there any waiting period to be eligible for claim?**

Yes, there is waiting period of 90 days from Policy Issue Date or Policy Effective Date or the most recent Reinstatement Date, whichever is later to be eligible for claim under Critical Illness Benefit.

- **What does survival period mean?**

It means that life assured must survive at least 7 days from the date of diagnosis, or the date of surgical procedure performed for such Critical Illness as applicable, subject to the terms and conditions, for Critical Illness Benefit to be claimed.

- **Do I still get coverage for Death Benefit after Critical Illness Benefit claim has already been paid under AIA Youth Smart Protection Plan?**

Yes. Even after a Critical Illness Benefit claim is paid, your policy continues to provide life coverage. This means your loved ones will receive Death Benefit ensuring financial security for your family.

This brochure contains only a brief description of the product and is not exhaustive. It is recommended that you request a copy of the AIA Sales Illustration to know more about this product. For a detailed explanation of its benefits, exclusions, terms and conditions, please refer to the policy contract.

CONTACT US AND FIND OUT MORE

If you have any questions, please contact the AIA Myanmar SHER Team at **+959 944 705 440** or reach out to your financial advisor. We are always happy to assist you.