

AIA

FIRST
in market

AIA **BEYOND**

Critical Illness

Protection that Grows & Helps You
Recover and Live Beyond



Step-up Protection:

27 Major Critical Illness Protection
100% payout in Year 1-5
200% in Year 6-10



Stay Healthy Reward:

100% Maturity Return
Yearly Cash Bonus*



(*from year 6 onwards)



A CLOSER LOOK AT THE BENEFITS



First-in-market

"Myanmar's first Critical Illness plan that goes beyond protection - enjoy savings, bonuses, and 100% premium refund at term end. Claim or not, it's all benefits, no loss!"

WHY CHOOSE AIA BEYOND CRITICAL ILLNESS?

27

Major Critical Illnesses

2x

Double Critical Illness Protection



Cash Bonuses in Between



100% Return on Total Standard Premium Paid



Compassionate Benefit even after Critical Illness Benefit has been claimed



Guaranteed Peace of Mind for 10 years

BENEFITS AT A GLANCE

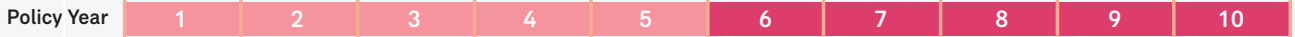
PROTECTION DURING UNCERTAINTY

27

MAJOR CRITICAL ILLNESS PROTECTION

100% of Sum Assured
during first five policy years

200% of Sum Assured
after sixth policy year



COMPASSIONATE BENEFIT

We are also here to support your loved ones in the event of unfortunate death
even if you claimed Critical Illness Benefit or not!

10% of Sum Assured
if Critical Illness Benefit has been claimed

Higher of 10% of
Sum Assured **or** applicable **cash value**
if no Critical Illness Benefit has been claimed

REWARDS FOR STAYING HEALTHY

Your healthy lifestyle will be rewarded with interim cash bonuses and
a maturity benefit when you are in the pink of health!



CASH BONUS BENEFIT

10% of annualized standard premium from
sixth policy anniversary onwards



MATURITY BENEFIT

100% of total standard premium paid
at the end of policy term



KEY PRODUCT SPECIFICATIONS

Entry Age

16 years to 60 years (Age Next Birthday)

Premium Frequency

Annually, Semi-annually, Quarterly, Monthly

Policy Term

10 years

Product Nature

Savings Life Insurance with Critical Illness Protection



LEVEL PREMIUM

Premium will be calculated based on entry age & remain constant throughout the policy.



WORLDWIDE COVERAGE

With our 24/7 worldwide coverage, you will remain protected no matter where you are across the globe.

AT AIA, WE GO BEYOND FINANCIAL SUPPORT, WE'RE WITH YOU FROM DIAGNOSIS TO RECOVERY AND BEYOND.

With Teladoc Health and exclusive health care benefits, you will have 24/7 access to doctors and wellness support, so you never face tough choices alone.



EXCLUSIVE HEALTHCARE OFFERINGS

With our complimentary partner offerings, you can better manage your health & Critical Illness treatment.

AIA's Personal Medical Case Management

Powered by **Teladoc**[™]
HEALTH

IMPORTANT NOTES

Teladoc Health's Personal Case Management service is not a contractual benefit. Teladoc Health is an independent third-party company. AIA Myanmar is not responsible or liable for any medical service, product, or solicitation provided by Teladoc Health, which is not sold or marketed by AIA. Service eligibility is subject to evaluation by AIA and Teladoc Health, and services are governed by Teladoc Health's terms and conditions.

27 MAJOR CRITICAL ILLNESSES UNDER AIA BEYOND CRITICAL ILLNESS

BRAIN

- Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
- Bacterial Meningitis
- Severe Encephalitis
- Benign Brain Tumour
- Brain Surgery

HEART

- Heart Attack-of specified severity
- Severe Cardiomyopathy
- Infective Endocarditis
- Coronary Artery By-Pass Surgery
- Heart Valve Replacement or Repair

LUNG

- Late-Stage Lung Failure
- Primary Pulmonary Hypertension

KIDNEY

- Late-Stage Kidney Failure
- Medullary Cystic Disease
- Systemic Lupus Erythematosus with Lupus Nephritis

LIVER

- Late-Stage Liver Failure
- Fulminant Hepatitis

OTHERS

- Major Cancer
- Thoracic or Abdominal Aorta Surgery
- Severe Burn
- Coma
- Rabies
- Generalized Tetanus
- Multiple Sclerosis
- Poliomyelitis
- Chronic Aplastic Anaemia
- Major Organ/Bone Marrow Transplantation



HOW DOES AIA BEYOND CRITICAL ILLNESS WORK?

Age 35, a non-smoker Ko Kyaw Kyaw, bought AIA Beyond Critical Illness plan with a coverage amount of 100,000,000 MMK.

IF KO KYAW KYAW IS NOT DIAGNOSED WITH FUTURE CRITICAL ILLNESSES:

He receives a 100% refund of total standard premium paid at the end of policy term and enjoy the bonuses for maintaining his well-being lifestyle.

From age 35 – 45,



TOTAL PREMIUMS PAID BY
KO KYAW KYAW

121,650,000 MMK

Cash Bonus Benefit

6,082,500 MMK

Maturity Benefit

121,650,000 MMK



TOTAL PAYOUT TO
KO KYAW KYAW

127,732,500 MMK

IF KO KYAW KYAW IS DIAGNOSED WITH FUTURE CRITICAL ILLNESSES:

At age 41, he is diagnosed with Major Cancer.

Since it happened in Policy Year 6, he receives 200% of Sum Assured amount for Major Critical Illness Benefit: **200,000,000 MMK.**

After Critical Illness Benefit has been claimed, Ko Kyaw Kyaw doesn't need to pay premium for the remaining policy years.

At age 43, he passed away unfortunately, and his loved ones receive compassionate benefit for peace of mind: **10,000,000 MMK.**

After compassionate benefit has been claimed, Ko Kyaw Kyaw's AIA Beyond Critical Illness plan is ended.



TOTAL PREMIUMS PAID BY
KO KYAW KYAW

72,990,000 MMK



TOTAL PAYOUT TO
KO KYAW KYAW

210,000,000 MMK



FREQUENTLY ASKED QUESTIONS

- **What is AIA Beyond Critical Illness?**

AIA Beyond Critical Illness is a life protection insurance plan that provides financial coverage upon the diagnosis of Major Critical Illness conditions. In addition to this core protection, the plan rewards healthy living through interim bonuses and a maturity benefit, while also offering a compassionate benefit to support loved ones in the event of an unfortunate loss.

- **Who is eligible to buy AIA Beyond Critical Illness?**

Individuals aged between 16 years to 60 years old (Age Next Birthday) are eligible.

- **Will I need to undergo medical check-up prior to policy purchase?**

Yes, you might need to undergo medical check-up from AIA Myanmar's panel clinics and hospitals on insured age and sum assured chosen at the time of policy issuance.

- **Will I get my premium back at the end of policy term?**

Yes! If you stay healthy and do not make a claim, you will receive 100% of your total standard premium paid at the end of the policy term.

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

You are covered under this policy for 10 years.

- **Is there any Waiting Period to be eligible for claim under AIA Beyond Critical Illness policy?**

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 AIA Beyond Critical Illness policy.



AIA

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.