



AUTOMOBILE ASSOCIATION
OF SINGAPORE



TOKIO MARINE
INSURANCE GROUP

AA Life Protector AA Life Protector Plus

Group Term Life Insurance



24/7 global coverage on the go

Exclusively for Members of the
Automobile Association of Singapore (AA)

Protection for you and your family

Protecting the well-being of yourself and the ones you love is a necessity no one can afford to miss. With AA Life Protector and AA Life Protector Plus, you can have the assurance that you and your family are protected against life's uncertainties.

From as low as S\$10,000 to a maximum of S\$300,000 sum assured, these affordable Group Term Life plans provide coverage for death, terminal illness, disability¹ and 37 critical illnesses², so that you and your family can have the assurance you need. Your child³ can also be covered from S\$10,000 to a maximum of S\$100,000 under these plans.

Get covered for 37 critical illnesses

When a critical illness strikes, it can be daunting and may place a financial strain on your family. For as little as S\$28.80 a year⁴, AA Life Protector Plus covers you for death, disability¹ and 37 critical illnesses².

Enhance your coverage with Hospital Cash Benefit

Lighten your family's financial burden with an optional hospital cash benefit of up to S\$150 per day⁵, so that you can worry less about finances and focus more on recovery.

Benefit Snapshot

- Coverage for **death, terminal illness and disability**
- Protection against **37 critical illnesses**
- Get up to S\$150 optional daily **Hospital Cash Benefit**
- Round-the-clock **global protection**
- Affordable coverage for the **whole family**

Speak to us now



Call our
hotline **6592 6100**



Email to
aalife@tokiomarine-life.sg

AA Life Protector

AA Life Protector Plus

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Premium Table (Annual Premiums⁶)

AA Life Protector

Group Term Life

Age Next Birthday (Years)	S\$10,000	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$250,000	S\$300,000
1 to 17 ³	S\$10.00	S\$50.00	S\$100.00	N.A.	N.A.	N.A.	NA
18 to 30	S\$13.10	S\$65.50	S\$131.00	S\$196.50	S\$262.00	S\$327.50	S\$393.00
31 to 45	S\$14.40	S\$72.00	S\$144.00	S\$216.00	S\$288.00	S\$360.00	S\$432.00
46 to 50	S\$24.40	S\$122.00	S\$244.00	S\$366.00	S\$488.00	S\$610.00	S\$732.00
51 to 55	S\$26.00	S\$130.00	S\$260.00	S\$390.00	S\$520.00	S\$650.00	S\$780.00
56 to 60	S\$36.00	S\$180.00	S\$360.00	S\$540.00	S\$720.00	S\$900.00	S\$1,080.00
61 to 65	S\$50.50	S\$252.50	S\$505.00	S\$757.50	S\$1,010.00	S\$1,262.50	S\$1,515.00
66 to 70	S\$150.00	S\$750.00	S\$1,500.00	S\$2,250.00	S\$3,000.00	S\$3,750.00	S\$4,500.00

AA Life Protector (with Hospital Cash Benefit)

Group Term Life • Hospital Cash Benefit

Age Next Birthday (Years)	S\$10,000 with S\$5 hospital cash	S\$50,000 with S\$25 hospital cash	S\$100,000 with S\$50 hospital cash	S\$150,000 with S\$75 hospital cash	S\$200,000 with S\$100 hospital cash	S\$250,000 with S\$125 hospital cash	S\$300,000 with S\$150 hospital cash
1 to 17 ³	S\$50.00	S\$250.00	S\$500.00	N.A.	N.A.	N.A.	N.A.
18 to 30	S\$67.50	S\$337.50	S\$675.00	S\$1,012.50	S\$1,350.00	S\$1,687.50	S\$2,025.00
31 to 45	S\$76.30	S\$381.50	S\$763.00	S\$1,144.50	S\$1,526.00	S\$1,907.50	S\$2,289.00
46 to 50	S\$101.30	S\$506.60	S\$1,013.00	S\$1,519.50	S\$2,026.00	S\$2,532.50	S\$3,039.00
51 to 55	S\$121.30	S\$606.50	S\$1,213.00	S\$1,819.50	S\$2,426.00	S\$3,032.50	S\$3,639.00
56 to 60	S\$142.50	S\$712.50	S\$1,425.00	S\$2,137.50	S\$2,850.00	S\$3,562.50	S\$4,275.00
61 to 65	S\$221.30	S\$1,106.50	S\$2,213.00	S\$3,319.50	S\$4,426.00	S\$5,532.50	S\$6,639.00
66 to 70	S\$361.30	S\$1,806.50	S\$3,613.00	S\$5,419.50	S\$7,226.00	S\$9,032.50	S\$10,839.00

AA Life Protector Plus (with 37 Critical Illnesses)

Group Term Life • 37 Critical Illnesses

Upon diagnosis of any of these 37 critical illnesses², a lump sum payment equivalent to the sum assured shall be payable.

Age Next Birthday (Years)	S\$10,000	S\$50,000	S\$100,000	S\$150,000	S\$200,000	S\$250,000	S\$300,000
1 to 17 ³	S\$25.00	S\$125.00	S\$250.00	N.A.	N.A.	N.A.	N.A.
18 to 30	S\$28.80	S\$144.00	S\$288.00	S\$432.00	S\$576.00	S\$720.00	S\$864.00
31 to 45	S\$30.00	S\$150.00	S\$300.00	S\$450.00	S\$600.00	S\$750.00	S\$900.00
46 to 50	S\$60.60	S\$303.00	S\$606.00	S\$909.00	S\$1,212.00	S\$1,515.00	S\$1,818.00
51 to 55	S\$73.50	S\$367.50	S\$735.00	S\$1,102.50	S\$1,470.00	S\$1,837.50	S\$2,205.00
56 to 60	S\$115.40	S\$577.00	S\$1,154.00	S\$1,731.00	S\$2,308.00	S\$2,885.00	S\$3,462.00
61 to 65	S\$265.40	S\$1,327.00	S\$2,654.00	S\$3,981.00	S\$5,308.00	S\$6,635.00	S\$7,962.00
66 to 70	S\$548.00	S\$2,740.00	S\$5,480.00	S\$8,220.00	S\$10,960.00	S\$13,700.00	S\$16,440.00

AA Life Protector Plus (with 37 Critical Illnesses & Hospital Cash Benefit)

Group Term Life • 37 Critical Illnesses • Hospital Cash Benefit

Age Next Birthday (Years)	S\$10,000 with S\$5 hospital cash	S\$50,000 with S\$25 hospital cash	S\$100,000 with S\$50 hospital cash	S\$150,000 with S\$75 hospital cash	S\$200,000 with S\$100 hospital cash	S\$250,000 with S\$125 hospital cash	S\$300,000 with S\$150 hospital cash
1 to 17 ³	S\$65.00	S\$325.00	S\$650.00	N.A.	N.A.	N.A.	N.A.
18 to 30	S\$83.80	S\$419.00	S\$838.00	S\$1,257.00	S\$1,676.00	S\$2,095.00	S\$2,514.00
31 to 45	S\$92.50	S\$462.50	S\$925.00	S\$1,387.50	S\$1,850.00	S\$2,312.50	S\$2,775.00
46 to 50	S\$137.50	S\$687.50	S\$1,375.00	S\$2,062.50	S\$2,750.00	S\$3,437.50	S\$4,125.00
51 to 55	S\$168.80	S\$844.00	S\$1,688.00	S\$2,532.00	S\$3,376.00	S\$4,220.00	S\$5,064.00
56 to 60	S\$222.50	S\$1,112.50	S\$2,225.00	S\$3,337.50	S\$4,450.00	S\$5,562.50	S\$6,675.00
61 to 65	S\$436.30	S\$2,181.50	S\$4,363.00	S\$6,544.50	S\$8,726.00	S\$10,907.50	S\$13,089.00
66 to 70	S\$758.80	S\$3,794.00	S\$7,588.00	S\$11,382.00	S\$15,176.00	S\$18,970.00	S\$22,764.00

AA Life Protector AA Life Protector Plus

Group Term Life Insurance



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Important Notes

- ¹ Total and Permanent Disability is covered till age 65.
- ² This applies to AA Life Protector Plus only. For the full definition of the 37 critical illnesses, please refer to Life Insurance Association Singapore website.
- ³ Child must be at least 15 days old when you apply for cover. The last entry age for child cover is 16 years of age next birthday. Your child's coverage will end when your child reaches 21 years of age next birthday upon renewal.
- ⁴ This applies to AA Protector Plus for age band between 18 and 30 years of age next birthday for sum assured of S\$10,000, excluding daily hospital cash benefit.
- ⁵ A daily hospital cash benefit of S\$150 is payable for up to 120 days for each period of hospital stay in Singapore for sum assured of S\$300,000.
- ⁶ Annual premiums rates shown here are non-guaranteed. Tokio Marine Life Insurance Singapore Ltd. reserves the right to change the premium rate by giving 30 days' written notice.

This marketing material is only product information provided by Tokio Marine Life Insurance Singapore Ltd. and is not intended as an offer or recommendation to the purchase of any insurance plan. You should seek advice from a qualified adviser if in doubt. Both AA Life Protector and AA Life Protector Plus are underwritten by Tokio Marine Life Insurance Singapore Ltd. and are available through Automobile Association of Singapore (AA) to its members.

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. Buying health insurance products that are not suitable for you may also impact your ability to finance your future healthcare needs.

It is usually detrimental to replace an existing insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

For policies distributed in Singapore:

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of the coverage, where applicable, please contact us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

Information shown in this marketing material is for reference only and is correct as at 1 September 2018.