

A comprehensive female plan that meets your needs in every stage of your life

*Terms & conditions apply.



- Age 23** ● Purchase A-Life Lady 2
Coverage amount **RM 150,000**, Premium **RM 3,583.50****.
**This price is for age 23, women, non-smoker.
- Age 25** ● Married*
Receive **RM 4,500** cash reward.
- Age 27** ● Pregnant*
Purchase **A-Life Joy Xtra plan under 14 gestational weeks** can secure coverage for baby without going through medical underwriting and receive a **RM 1,500** cash reward. If attach **A-Plus BabyCare Xtra** to the policy, you will receive a **RM 4,500** cash reward!
- 1st Childbirth*
Receive **RM 4,500** cash reward.
- Age 29** ● Pregnant*
Purchase **A-Life Joy Xtra plan under 14 gestational weeks** can secure coverage for baby without going through medical underwriting and receive a **RM 1,500** cash reward. If attach **A-Plus BabyCare Xtra** to the policy, you will receive a **RM 4,500** cash reward!
- 2nd Childbirth*
Receive **RM 4,500** cash reward.
- Age 55** ● Golden Age
Receive **RM 4,500** cash reward.
If no children, will receive **RM 13,500** cash reward.
- Maturity Benefit
Receive a reward amounting to **150%** of your coverage amount, which is **RM 225,000**.
- Age 80** ●

Yearly Cash Bonus

When you purchase A-Life Lady and sign up as an AIA Vitality Member, you can enjoy a Yearly Cash Bonus of up to 50% of your Basic Premium Paid*.



End of Policy Year	1	2	3	4	5	6	7	8	9	10
Yearly Cash Bonus Percentage (%)	10	11	12	13	14	15	16	17	18	19
Yearly Cash Bonus (RM)	349.5	384.45	419.4	454.35	489.3	524.25	559.2	594.15	629.1	664.05
End of Policy Year	11	12	13	14	15	16	17	18	19	20
Yearly Cash Bonus Percentage (%)	20	21	22	23	24	25	26	27	28	29
Yearly Cash Bonus (RM)	699	733.95	768.9	803.85	838.8	873.75	908.7	943.65	978.6	1013.55
Total 20 Years Cash Bonus (RM)	13630.5									

*Sales illustration projection only.

Talk to us for more information!

For a Life Planner, call 60 (12) 278 2467 | 60 (3) 9520 1161

A-Life Lady Benefit



Life Insurance / Total Permanent Disability	RM150,000	
Female Illness Benefit		
Female Carcinoma in situ	RM 75,000	
Female Cancer	RM 150,000	
Systemic Lupus Erythematosus with severe Kidney Complications		
Female Care Benefit		
Removal / Reconstructive Surgery of Female Organ	RM 45,000, up to 2 claims per policy. Claimable only once for each event.	
Osteoporotic Fracture		
Severe Rheumatoid Arthritis		
Facial Reconstructive Surgery due to Accident or Cancer		
Skin grafting due to Accident or Skin cancer	Lump sum payment of RM5,000 (claimable once)	
Medical Complications due to Elective Cosmetic Surgery		
Menopause / Psychotherapy Treatment		
Female Pregnancy Benefit		
Disseminated Intravascular Coagulation (after 7 months of pregnancy)	RM 15,000 (claimable once, waiting period of 1 year)	
Molar / Ectopic Pregnancy		
Eclampsia		
Late Miscarriage (18th – 28th week of gestation)		
Death of Foetus (28th week of gestation and onwards)		
Abruptio Placentae / Amniotic Fluid Embolism		
Acute fatty Liver of Pregnancy (AFLP) during pregnancy		
Placenta Increta / Percreta		
Female Pregnancy Benefit		
Marriage (per marriage)		RM 4,500 per marriage / delivery
Childbirth (per delivery)		
Golden Age (payout at age 55)		
Gift Of Joy	RM 1,500 for every approved application of A-Life Joy Xtra OR RM 4,500 of the sum assured for every approved application of A-Life Joy Xtra together with A-Plus BabyCare Xtra (Provided the application is submitted within 35 gestation weeks)	
Bundle of Joy	For gestational period <14 weeks, insured is allowed to purchase new child plan without any medical underwriting (A-Life Lady has to be active for at least 120 days, and cannot be attached with A-Plus Payor Benefit and A-Plus ParentCare Xtra)	

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