

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 300,000**, Premium **RM 7,167.00****.
**This price is for age 23, women, non-smoker.
- Age 25** ● Married*
Receive **RM 9,000** 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 3,000** cash reward. If attach **A-Plus BabyCare Xtra** to the policy, you will receive a **RM 9,000** cash reward!
- 1st Childbirth*
Receive **RM 9,000** 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 3,000** cash reward. If attach **A-Plus BabyCare Xtra** to the policy, you will receive a **RM 9,000** cash reward!
- 2nd Childbirth*
Receive **RM 9,000** cash reward.
- Age 55** ● Golden Age
Receive **RM 9,000** cash reward.
If no children, will receive **RM 27,000** cash reward.
- Maturity Benefit
Receive a reward amounting to **150%** of your coverage amount, which is **RM 450,000**.

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)	699	768	838.8	908.7	978.6	1048.5	1118.4	1188.3	1258.2	1328.1
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)	1398	1467.9	1537.8	1607.7	1677.6	1747.5	1817.4	1887.3	1957.2	2027.1
Total 20 Years Cash Bonus (RM)	27260.1									

*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	RM300,000
Female Illness Benefit	
Female Carcinoma in situ	RM 150,000
Female Cancer	RM 300,000
Systemic Lupus Erythematosus with severe Kidney Complications	
Female Care Benefit	
Removal / Reconstructive Surgery of Female Organ	RM 90,000, 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 30,000 (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 9,000 per marriage / delivery
Childbirth (per delivery)	
Golden Age (payout at age 55)	
Gift Of Joy	RM 3,000 for every approved application of A-Life Joy Xtra OR RM 9,000 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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