



Media Release

AIA Launches A-Life *Cancer360* to Prepare Malaysians for the Fight against Cancer

Comprehensive Plan Provides Coverage from Early to More Advanced
Stages of Cancer

KUALA LUMPUR, 18 September 2015 – AIA Bhd. has introduced a new cancer plan to protect Malaysians against the financial impact of battling cancer, which is now one of the top killer diseases in the country. AIA considered the mid-to-long term financial needs of those fighting cancer to create a plan that supports policyholders, be it in the early or more advanced stages of fighting the disease.

With A-Life *Cancer360*, policyholders diagnosed with early-stage cancer will receive an upfront payment of 30% of the coverage amount or sum assured to enable them to seek the immediate treatment they need. In addition, in the 6th and 12th month of their diagnosis, they will receive 10% of the coverage amount as a Recovery Reward to support them financially during the first critical year after diagnosis.

The survival rate for many types of cancers can be as high as 90% when detected early. For example, the survival rate for breast and ovarian cancers can be as high as 90%, while the survival rate for early-stage lung cancer is 70%. To acknowledge the high chance of recovery from early-stage cancer, A-Life *Cancer360* has a valuable Power Reset feature. If a cancer that is detected early does not advance in the first year of diagnosis, the plan's Power Reset feature automatically resets the coverage amount to 100%. This ensures that the customer can enjoy full coverage should there be a need to fight cancer again.

If cancer is diagnosed at an advanced stage, customers will receive a one-off payment of the full coverage amount. They will also receive an annual payment of 10% of the coverage amount (called Extended Recovery Income) for the next 5 years to help them meet their mid- to long-term treatment needs.

“A survey we did with our customers showed that their biggest fear when it comes to health, is to be diagnosed with cancer,” said Thomas Wong, Chief Marketing Officer of AIA Bhd. “Cancer does not only affect the individual, it impacts the family emotionally, physically and financially. We came up with a plan that can lighten the financial burden of families who are impacted by the disease, so that they can focus their energies on treatment and recovery.”

A-Life *Cancer360* also recognises that the real cost of cancer goes beyond medical bills. There are other non-medical costs that may need to be factored in such as transportation, household help, alternative therapies, special dietary supplements and childcare. Often, these additional expenses come at a time when patients experience a loss of income due to their inability to work during their illness.

To celebrate the good health of policyholders who stay cancer-free or recover from early-stage cancer, AIA will pay out 100% of the sum assured when the policyholder turns 80 years old, which is when the policy ends.

“Being diagnosed with cancer is not the end of the world,” says Wong. “Advances in treatment and early detection have made it possible for people to survive and go on to lead cancer-free lives. However, many Malaysians are unable to access the best treatments due to affordability, and therefore they either succumb to the illness or risk bankruptcy,” Wong said.

For A-Life *Cancer360*, AIA’s underwriting will only assess an applicant’s risk related to cancer thus making the plan accessible to more Malaysians. “The flexibility of A-Life *Cancer360* allows you to use the money for treatments that best fit your needs as well as for any other expenses that may arise during the course of your illness,” says Wong.

“To demonstrate our belief that early detection saves lives, we are also rewarding our policyholders who detect cancer early. If the cancer does not advance in the first year, we will reset your coverage amount. We hope that this feature will encourage people to go for regular medical check-ups and be aware of the early signs of illness,” Wong added.

The launch of A-Life *Cancer360* coincides with AIA Bhd.’s recent project called The Health Report Card by AIA that encourages Malaysians to take control of their health amidst the rising trend of lifestyle-related diseases. The online campaign invites Malaysians to send health report cards to their loved ones after assessing their diet, physical activity and emotional wellbeing.

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About AIA Bhd.

AIA Bhd. is a leading insurer in Malaysia, where we have been privileged to do business since 1948. We offer a suite of high-quality products including Protection, Health, Personal Accident, General Insurance, Employee Benefits, Retirement and Family Takaful solutions to meet our customers’ protection and financial security needs at every life stage. Through our wide and diverse distribution footprint which comprises a 16,000-strong Life Planner force, our exclusive bank partner’s branches nationwide as well as corporate sales teams and brokers, we give our customers the choice of deciding how, when and where they connect with us.

Part of the AIA Group, the largest independent publicly listed pan-Asian life insurance group, AIA Bhd. has the financial strength, experience, service centre network and a well-trained team of more than 2,000 staff to serve our 3 million customers nationwide. As at end 2014, AIA Bhd.'s total asset worth was RM46 billion, with a paid-up capital of RM767 million.

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