



HEALTHIER, LONGER,
BETTER LIVES

GET LIFE INSURANCE AND HEALTHCARE WITH

ACTIVE HEALTH INVEST PLUS



Face the future with less worries through healthcare and life insurance benefits.

The New Active Health Invest Plus

A health insurance and wellness plan powered by AIA Vitality.

Nothing is more important than family. That's why staying healthy for your loved ones is important. Now, you can have a plan that lets you invest in your health and enjoy rewards for living a healthier lifestyle. That way, life can be happier for you and your family.

Get comprehensive health & accident coverage.

- Receive a cash benefit in case you get diagnosed with any of the 56 covered critical illnesses before you reach 75 years old. You will also be exempted from future payments.
- If diagnosed with any of the 11 covered early stage conditions, you can get 25% from your critical illness cash benefit in advance to help you recover faster. This can be claimed up to 4 times.
- Get additional cash benefits in case of serious accidental injuries or disabilities. As an option, you may also get daily cash benefits for hospital confinement.
- You can use all these to supplement your HMO coverage.

Notes:

- Active Health Invest Plus is a Health Invest Plus variant with built-in Early Stage Critical Illness (ESCI), Waiver of Premium for Critical Illness (WPCI) and Accident and Health (A&H) riders. The Hospital Confinement Benefit rider is optional. It also includes AIA Vitality.
- If you choose to discontinue your AIA Vitality Membership, you will no longer be availing of the Active variant and only the Health Invest Plus plan will continue.
- You are exempted from future payments through the WPCI rider. The WPCI rider waives the basic premiums, regular top-ups and special top-ups in case of diagnosis of any of the 56 covered major critical illnesses which commenced at least 90 days after the effective date.
- Once a claim has been made for any of the 56 major critical illnesses or when the Early Stage Benefit has been claimed 4 times for different conditions, the ESCI rider will terminate.

Look forward to a happier, fuller life.

Healthcare and life insurance benefits

Rewards for living healthy

Exclusive insurance privileges as you live healthier

Build a Health Fund for future healthcare needs.

Enjoy access to investment funds. Your payments are invested and can grow you an account value over time. You can use this for healthcare costs as you grow older.



Secure your family's needs with life insurance coverage.

Leave your life insurance or Health Fund (whichever is higher) behind for your loved ones in case the unexpected happens.




Achieve your health goals with AIA Vitality:

A wellness program that rewards you for living healthy.

Earn points for taking active steps in knowing and improving your health. The healthier you become, the more points you earn.

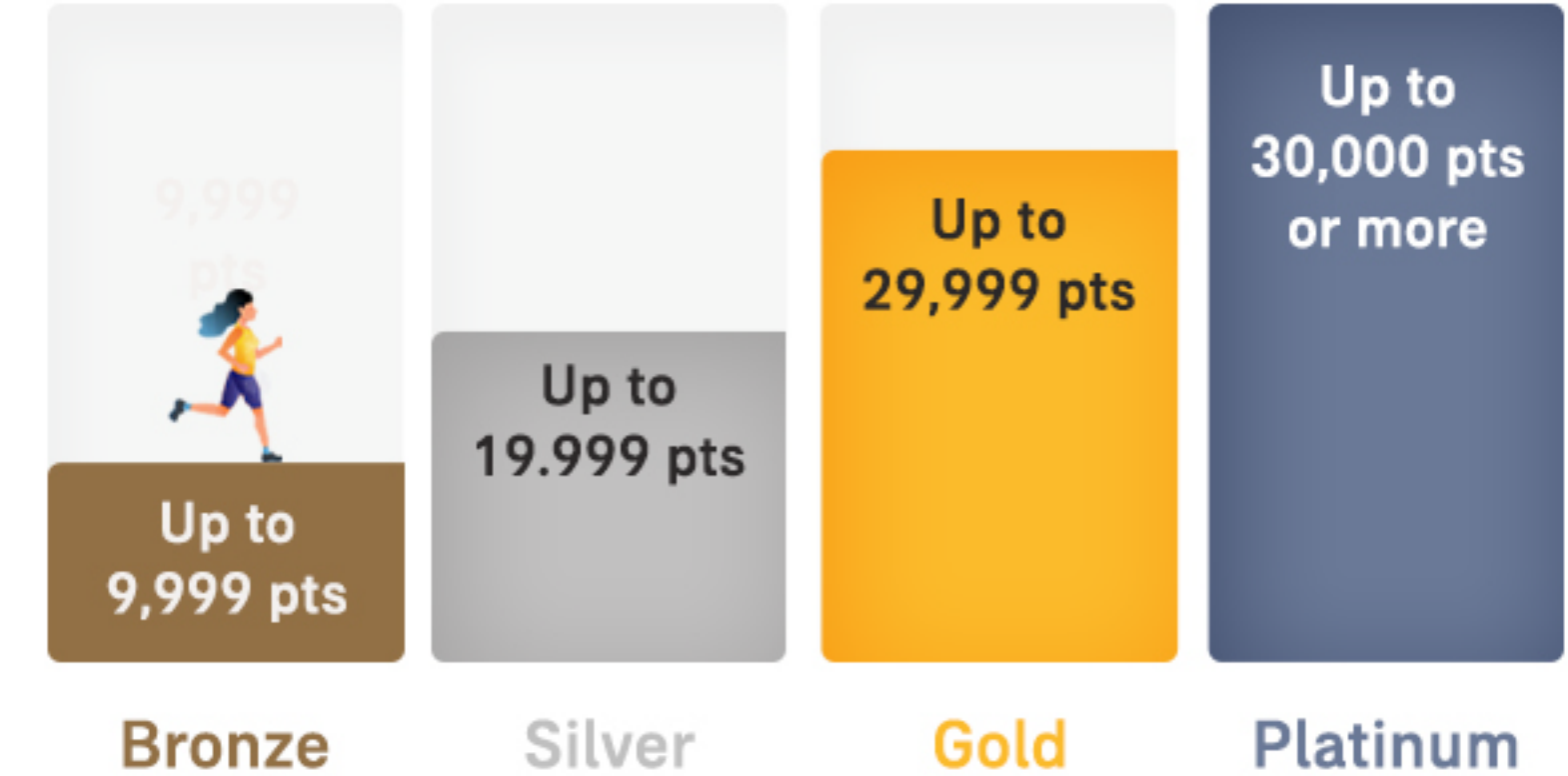
Get rewarded for living healthier

AIA Vitality is a wellness program that lets you enjoy rewards while improving your health. Start participating in the different health activities to earn points and get rewarded.

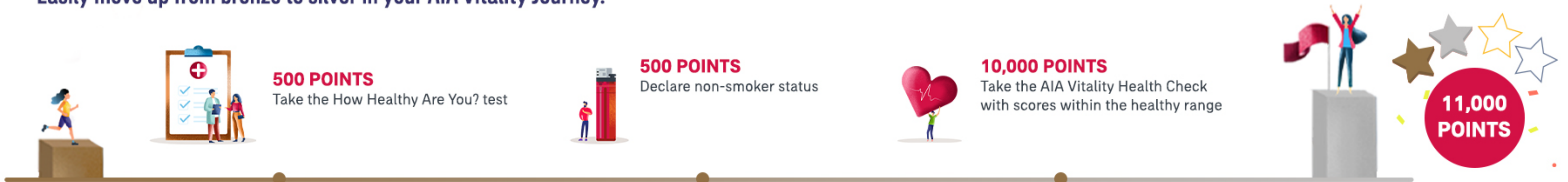
-  **KNOW YOUR HEALTH** Start your wellness journey by completing online health assessments in the AIA Vitality app. Take the “How Healthy Are You?” test to know your AIA Vitality Age and unlock active rewards. Set personal goals, do a health check and more.
-  **IMPROVE YOUR HEALTH** Work on your health goals with the help of health and fitness partners at exclusive rates.
-  **ENJOY THE REWARDS** Increase your coverage by up to 50% and enjoy freebies and discounts from partners including hotels, travel and entertainment.

AIA Vitality Status

As you engage with AIA Vitality, the points you earn allow you to increase your AIA Vitality Status.



Easily move up from bronze to silver in your AIA Vitality Journey.



Enjoy exclusive privileges for living healthier.

With **Active Health Invest Plus**, you instantly get additional coverage of 20% on your health, accident and life insurance.

Here are the benefits of a 30-year-old male paying for 10 years:

Coverage on the first year of your plan

	With AIA Vitality (Active Health Invest)	Without AIA Vitality
Life Insurance	1,200,000	1,000,000
Accident	1,200,000	1,000,000
Critical Illness	600,000	500,000
Hospitalization	2,400/day	2,000/day
Annual Payment in PHP	64,865	63,665

Just by paying PHP1,200 per year, you can enjoy more benefits and more value for your money.

You can even get higher additional coverage as you go along. The higher your AIA Vitality Status each year, the more rewards you get.

This shows you how you can continue enjoying additional coverage throughout your plan.

Year	Additional Coverage	AIA Vitality Status
1	20%	P + 10%
2	30%	P + 10%
3	40%	G + 5%
4	45%	P + 10%
5	50%	

- On your first year, you get an additional coverage of 20%.
- If you reach a status of Platinum throughout the year, you get 10% more on your additional coverage the next year.
- Thus, you get 30% additional coverage by the second year.
- Your additional coverage in succeeding years will depend on your AIA Vitality Status.

Status	Platinum (P)	Gold (G)	Silver (S)	Bronze (B)
% change by next year	+10%	+5%	-5%	-10%

Your additional coverage will continue throughout the plan.



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REMINDER ON FREE-LOOK PERIOD

Upon receiving the policy contract, you may refer to the document for full details on the critical illness definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to AIA Philippines within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the Total Account Value plus any charges that have been deducted, and AIA Vitality fee.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company), formerly AIA Philam Life (The Philippine American Life and General Insurance Company), is the country's premier life insurance company. Originally established on 21 June 1947 as Philam Life, AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philippines has PHP291.63 billion in total assets^[1] and PHP80.20 billion in net worth^[2] as of 31 December 2020, while serving over 800,000 individual policyholders and almost 1,000,000 insured group members.

AIA Philippines understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation) and Philam Asset Management Inc. (PAMI).

Based on the Insurance Commission results as of 31 December 2020, the combined total premium income of AIA Philippines and BPI AIA was at PHP33.06 billion.

AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

ABOUT AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or the "Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets – wholly-owned branches and subsidiaries in Mainland China, Hong Kong SAR^[3], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR^[4], and a 49 per cent joint venture in India.

The business that is now AIA was first established in Shanghai more than a century ago in 1919. It is a market leader in Asia (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$330 billion as of 30 June 2021.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia, AIA serves the holders of more than 39 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

^[1] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[2] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[3] Hong Kong SAR refers to Hong Kong Special Administrative Region.

^[4] Macau SAR refers to Macau Special Administrative Region.

The contents of this document are for explanatory purposes only. Actual terms and conditions are found in the policy.

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In case of conflict, the policy terms shall prevail. Valid for distribution in the Philippines only.



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