



HEALTHIER, LONGER,
BETTER LIVES

TAKE EXTRA CARE WITH

ACTIVE JOINT CRITICAL PROTECT

Protect your loved one at the same time
you protect yourself



AN INSURANCE PLAN FOR TWO

Active Joint Critical Protect is a health and life insurance plan that covers you and your loved one.

It's a term plan with coverage that continues for 10 years and it lets you:



Insure yourself and your loved one

The plan's cash benefit can be used by either you or your loved one.



Live better together

Motivate each other to know and improve your health through our wellness program - AIA Vitality.



Get the coverage you need

The cash benefit will be paid out should you or your loved one get diagnosed with any of the 10 covered critical illnesses including heart attack, stroke, cancer; or if anything unexpected happens. Plus, you can get added coverage as each of you live healthier.



Enjoy automatic renewals

As long as the cash benefit has not been claimed and both of you are 65 years old or below by the end of the ten years, the plan automatically renews for another 10 years at a higher premium. No further medical assessments will be required.

INSURE YOURSELF AND YOUR LOVED ONE

Active Joint Critical Protect lets you choose a loved one to be insured with you – this can be your parent, spouse, sibling, or child. This protects you both and secures whoever needs it first.

Spouse



Parent



Child



Sibling



Policy owner/Insured



THE CONTENTS OF THIS MATERIAL ARE FOR ILLUSTRATION PURPOSES ONLY. ACTUAL TERMS AND CONDITIONS ARE FOUND IN THE POLICY CONTRACT. IN CASE OF CONFLICT THE TERMS OF THE POLICY CONTRACT SHALL PREVAIL. VERSION FEBRUARY 2022.

NOTE:
Both of you need to be between 18 to 65 years old at the start of the plan.
Common-law spouse is not allowed.

LIVE BETTER TOGETHER

The plan is powered by AIA Vitality, a wellness program that rewards both you and your loved one for taking steps towards a healthier life.

No other insurance product in the market supports both you and your loved one to live healthier together. Both of you will enjoy AIA Vitality so you can be empowered to take care of each other's wellbeing, minimize the risk of illness, and motivate each other to live better.

The AIA Vitality journey comes in three steps:



1 Know your health

Start your wellness journey together by finding out the state of your health through online wellness assessments. Enjoy discounted rates from selected screening and assessment establishments.



2 Improve your health

Work on your fitness goals together. Help your loved one by encouraging them to eat a balanced diet, exercise regularly, and take on AIA Vitality online challenges.



3 Enjoy the rewards

Together, you can get more discounts and perks from our hotel, travel, and entertainment partners. Living better together means enjoying its rewards together!

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NOTE:
Each of you must continue to pay the annual AIA Vitality Membership fee to maintain your membership and continue to enjoy the benefits of the program. The membership fee is PHP 1,200 each, and is on top of the plan's annual premium, and can change without prior notice.

Get the coverage you need

Get a cash benefit should you or your loved one get diagnosed with any of the 10 covered critical illnesses. These illnesses are the most common in the country, and some of these are lifestyle diseases known to cause 60% of deaths worldwide*. The benefit will be paid as soon as one of you needs it. After that, the plan will end. Focus on getting better while worrying less about the expense!

Covered Critical Illnesses

- | | | | |
|---|------------------------|----|---|
| 1 | Heart Attack | 6 | Cardiomyopathy |
| 2 | Stroke | 7 | Heart Valve Replacement |
| 3 | Cancer | 8 | Primary Pulmonary Arterial Hypertension |
| 4 | End-Stage Lung Disease | 9 | Kidney Disease |
| 5 | Coronary Artery Bypass | 10 | Total and Permanent Disability (<i>until age 65 only</i>) |

In case you did not get sick, your cash benefit can also be paid out as life insurance, which means it will be paid in case the unexpected happens to either of you.

BONUS Coverage:

On top of your cash benefit you will also get an additional 20% of the cash benefit for diabetic complications and additional 10% of the cash benefit for angioplasty. Each of these can only be claimed once.

You can also have the option to add a cash benefit in case of accidental death.

+ 20% more coverage at the start of the plan

As a reward for being an AIA Vitality member, you also get a 20% upfront increase to your plan's benefits at the start of the plan. This applies to your critical illness or life insurance, accidental death, and bonus coverage.

This can even increase further as you live healthier!

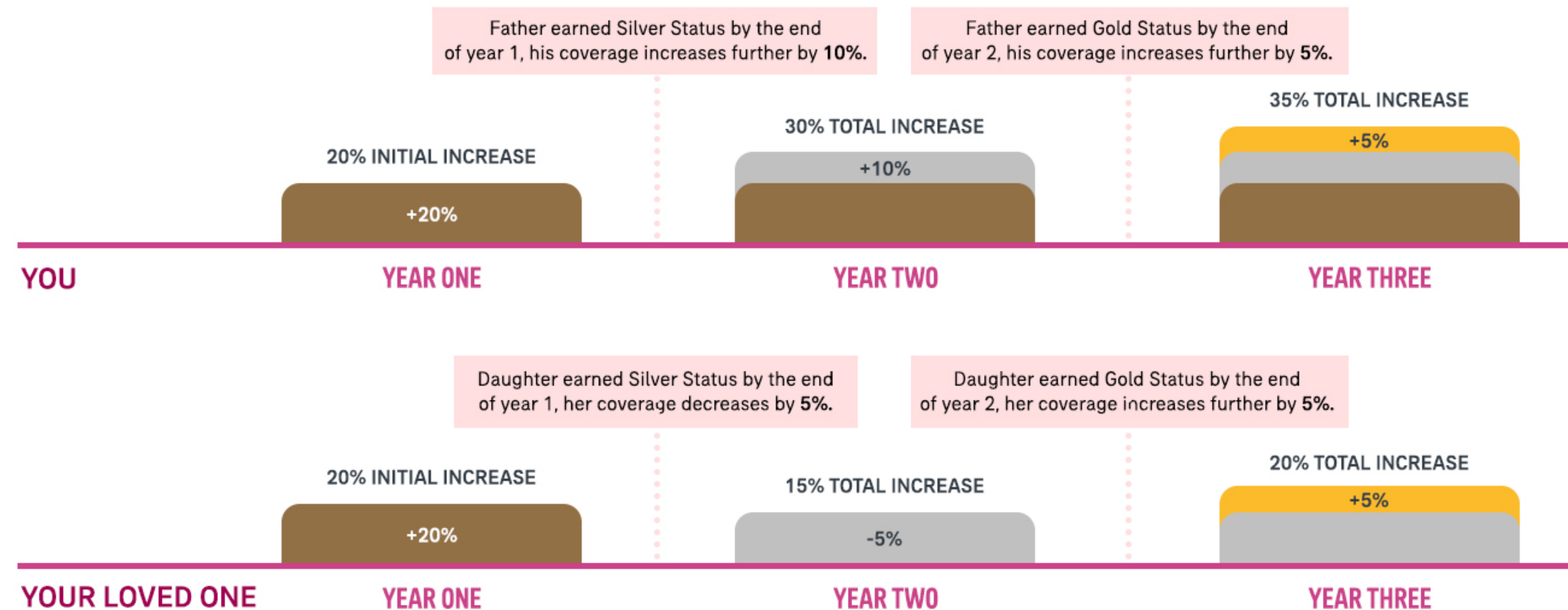
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Version February 2022.

Get even more coverage as you live healthier

Your 20% upfront increase through AIA Vitality can change over time. At the end of each policy year, you get an AIA Vitality Status based on your efforts to live healthy. Your coverage will change depending on your status. The increase can go to as much as 50% more! If both of you keep living healthy each year, you can get more and more benefits

EXAMPLE OF HOW COVERAGE CAN INCREASE FOR YOU AND YOUR LOVED ONE

The increase in coverage may be different for each of you over time.



NOTE:

The amount of benefits to be paid will be based on the increase in coverage for whomever's name the benefit was claimed, yours or your loved one.

Active Joint Critical Protect includes AIA Vitality. The AIA Vitality membership fee is PHP 1,200 for each, and is on top of the plan's annual premium, and can change without prior notice.

The additional coverage on any plan year is based on your basic life coverage. This can be as much as 50% and cannot be lower than zero.

To know what ways you can live healthy through AIA Vitality and a higher status, visit www.aia.com.ph

Enjoy automatic renewals

Active Joint Critical Protect covers you and your loved one for 10 years. But if the cash benefit is not claimed and both of you are still below or are 65-years old by the end of the term, it's automatically renewed.

As you age, it becomes harder to secure a critical illness insurance plan. But with Active Joint Critical Protect's automatic renewal, you and your loved ones are guaranteed coverage for another 10 years at an increased premium.



Your plan continues for another 10 years as long as both of you are 65 years old or below at the end of the term.

10 years

10 years

10 years



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REMINDER ON FREE-LOOK PERIOD

If after reading the Policy Contract you decide that this is not suitable for your needs, simply return it to AIA Philippines within fifteen (15) days from the date you or your authorized representative received it and we will refund you the (1) account value, and (2) any Policy Charges that have been deducted against the account value.

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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