



HEALTHIER, LONGER,
BETTER LIVES

KEEP LOOKING FORWARD WITH

FUTURE PROTECT!

Future Protect is a life insurance plan that takes care of your future needs. It's a plan that aims to help you live comfortably when you retire, so you can enjoy everything you've worked hard for.



Live comfortably in your golden years

Retirement is a time to enjoy all the things you never had time to do before. It is also a phase of your life when you just want to sit back, relax, and enjoy the fruits of your many years of labor.

With AIA Philippines' Future Protect, we can help give you your most ideal retirement!

A PLAN FOR YOU

Maximize Growth Potential with Expertly Managed Funds

Grow your money over time with investments into our expertly managed funds.

At no additional cost, enjoy stress-free administration of your regular cash payouts to serve as income for 10 years.

Look forward to your cash bonus at the end of the 20th year of your plan if no withdrawals or late payments are made*.

Choose Your Payment Terms and When to Receive Cash Payouts

Start receiving regular payouts either at age 55, 60, 65, to 70**.

Build your fund in easy payment terms of 7, 10, 15, and 20 years***.

Plan Continuation

Should you become totally or permanently disabled, the plan will continue without you having to pay succeeding premiums. This allows your funds to remain intact.

A PLAN FOR YOUR FAMILY

Grow Your Life Insurance Benefit

In case the unexpected happens before you retire, your family will receive a life insurance benefit in the form of guaranteed cash payouts. This ensures continuous financial support to your family for 10 years.

You can also choose a special date when your family will receive benefits to remember you by.

Notes:

Cash bonus is given on the 20th year of the policy whenever applicable if no withdrawals were made and premiums were paid on time. Cash bonus is applicable only to the basic premium and is used to purchase additional units for the fund.

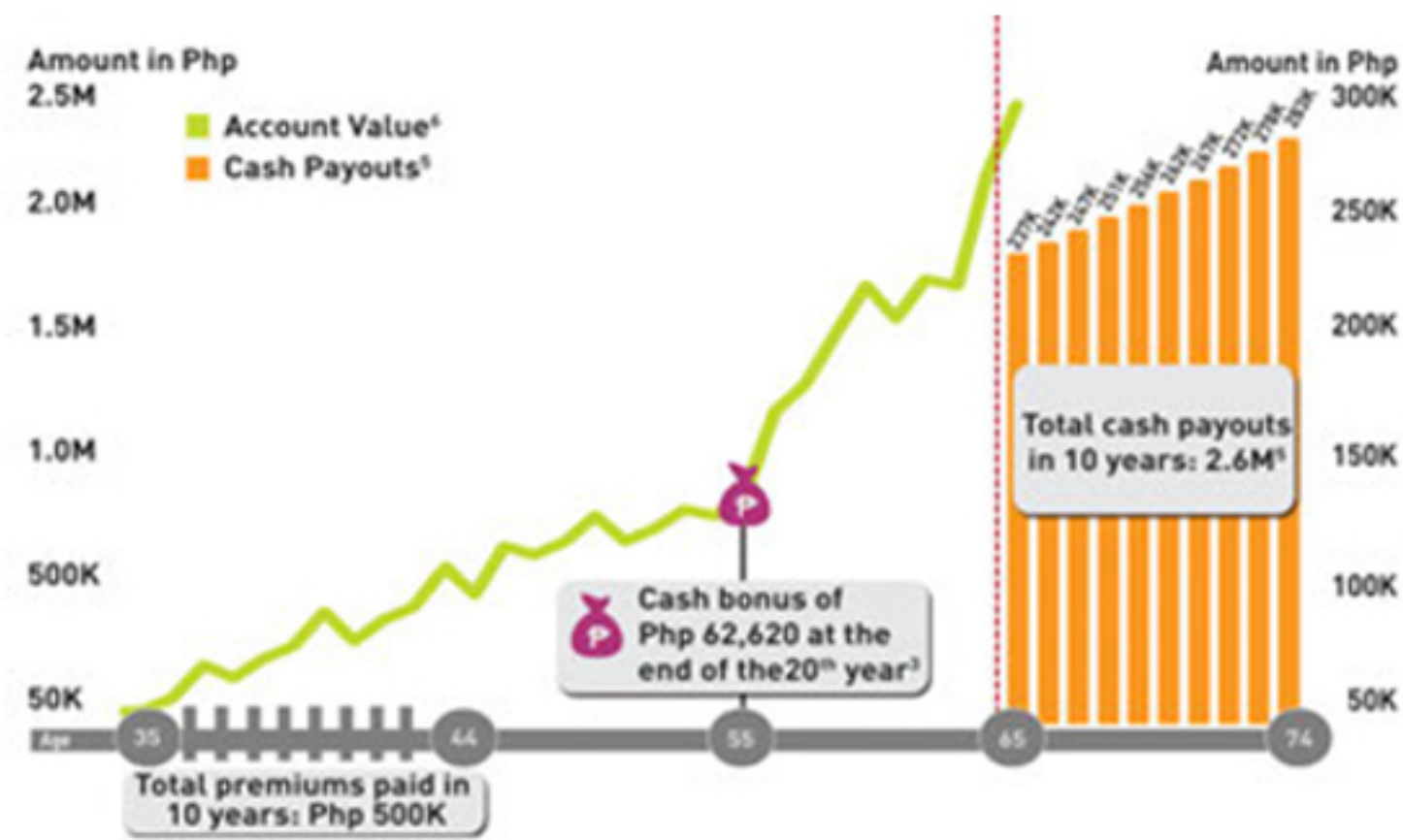
Upon chosen retirement age, your plan's Account Value will be fully withdrawn. This will be placed under a settlement arrangement with AIA Philippines. This will be received in guaranteed and increasing payouts for 10 years.

In the future, if the account Value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continue life insurance coverage.

Here's how FUTURE PROTECT can help you live comfortably

See how you can build your fund by saving Php 50,000 annually for 10 years and choosing to retire at the age of 65.

A PLAN FOR YOU

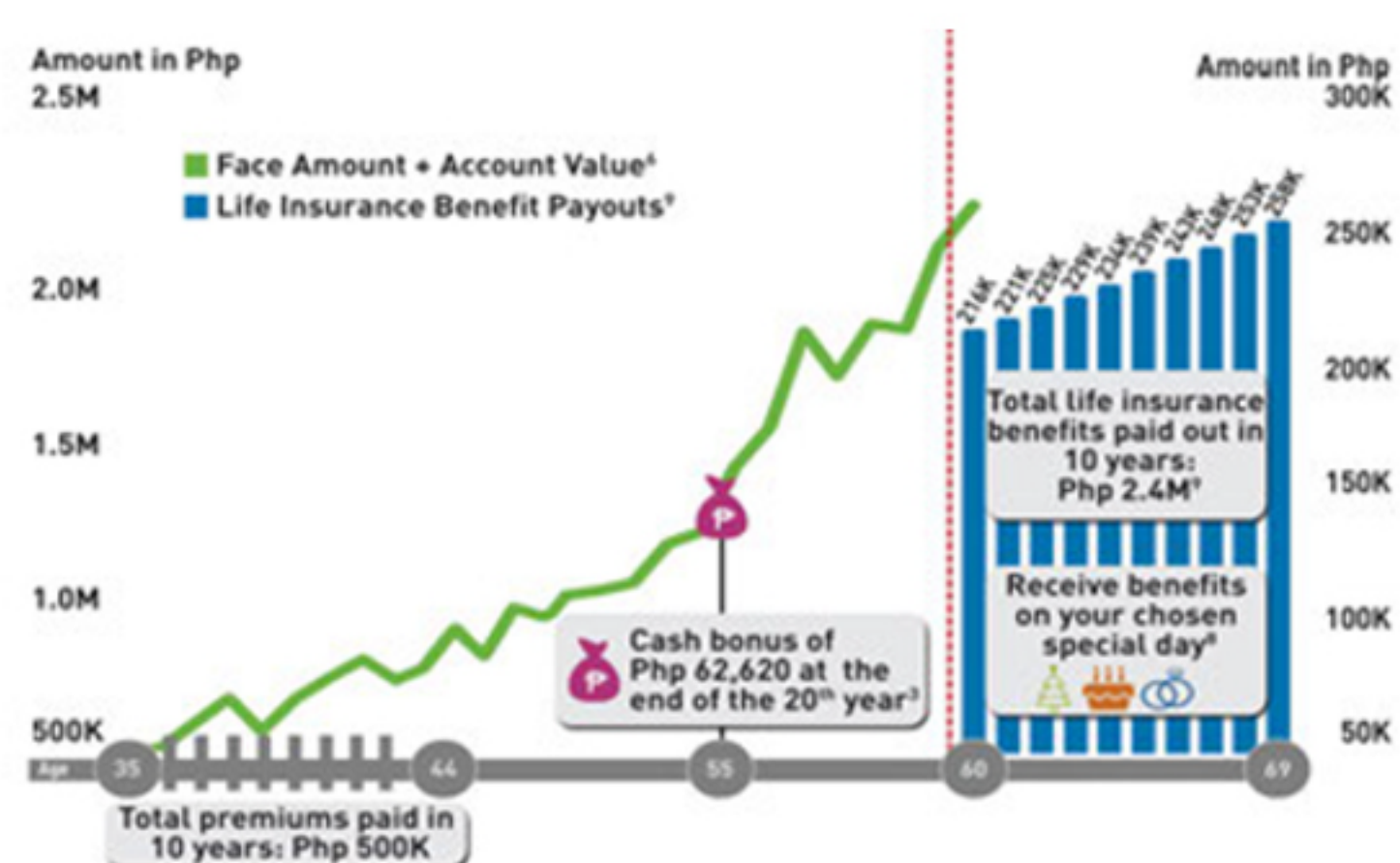


Php 2.4M worth of accumulated benefit including a cash bonus of 130% of your annual basic premium.

Receive your fund in guaranteed and increasing payouts for 10 years.

Php 2.6M total cash payouts.

A PLAN FOR YOUR FAMILY



Php 2.2M worth of life insurance benefit. This includes your guaranteed life insurance coverage and accumulated savings.

Your family will receive 10 guaranteed and increasing payouts starting at claim then at every date special to you.

Php 2.4M total insurance benefit.

Notes:

1. Future Protect benefit assumes a standard rate for a 35-year old male client paying Php 50,000 annually for 10 years including a waiver of premium rider and choosing to retire at 65.
2. Accumulated benefit at age 65 on a projected annual fund growth of 8%. For illustration only and not guarantee of future performance. The cash bonus is given on the 20th year of the policy whenever applicable if no withdrawals were made and premiums were paid on time. Cash bonus is applicable only to the basic premium and is used to purchase additional units for the fund.
3. Upon chosen retirement age, your plan's Account Value will be fully withdrawn. This will be placed under a settlement arrangement with AIA Philippines. This will be received in guaranteed and increasing payouts for 10 years.
4. The total cash payout of Php 2.6M is based on accumulated benefit at age 65 plus projected 2% interest rate over 10 years. For illustration only and not a guarantee of future performance.
5. Assumes death is at age 60 which is before the chosen retirement age. The Life Insurance Benefit is equal to the Account Value plus Face Amount and is based on projected annual fund growth of 8%. For illustration purposes only.
6. Upon your death, your Life Insurance Benefit shall be placed under a settlement arrangement with AIA Philippines. Your beneficiaries will receive 10 payouts starting at claim then at every date special chosen by you.
7. The total payout of Php 2.4M is based on the Life Insurance Benefit at age 60 plus projected 2% interest rate over 10 years. For illustration only and not guarantee of future performance.

Where is your money invested?

Your payments will go into funds that invest in Philam Asset Management, Inc. (PAMI) mutual funds. It is a multi-awarded asset management company that is able to deliver impressive fund performance over the years. You can choose which funds matches your financial goals and risk appetite. And if your goals change, you can also change your funds anytime.

FUND

WHERE INVESTMENTS GO

CLIENT PROFILE

PAMI Philam Strategic Growth Fund

Philippine equity securities

A client comfortable with risks who seeks maximum capital growth over a long period of time and can ride out the greater fluctuations in the value of investments.

PAMI Philam Equity Fund

Philippine equity securities but exclusive to the 30 largest stocks in the Philippine Stock Exchange Index

A client comfortable with risks who seeks higher capital growth over the long term by participating in growth of the Philippine Stock Exchange Index (PSEi)

PAMI Philam Fund

Philippine equity securities and fixed income instruments

A client with a balanced risk appetite who desires to attain medium to long-term capital growth and can accept moderate fluctuations in the value of his investments.

PAMI Philam Bond Fund

Peso fixed income instruments

A conservative client who wishes to have higher earnings compared to traditional savings account and time deposits and can accept minimal fluctuations in the value of his investments.



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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.



aia.com.ph



AIA Philippines



@aiaphilippines

Call (02) 8 528 2000