

# AIA CRITICAL PROTECT 100

GET 100% OUT OF LIFE

Now you can truly enjoy living a healthier, longer and better life by being one step ahead of Critical Illnesses.



**PHILAM LIFE**

HELPING PEOPLE LIVE  
HEALTHIER, LONGER, BETTER LIVES



# AIA CRITICAL PROTECT 100

It's a one of a kind whole life insurance plan that can cover a total of 100 Critical Illnesses for ages 0 to 100. Plus, since it's an Ordinary Life plan, all of your benefits are not subject to market risks. It's everything you've been looking for in a Critical Illness plan and more.



**Time to protect yourself & your loved ones against 100 Critical Illnesses until age 100.**

What makes AIA Critical Protect 100 different from all the other plans? It gives you a full range of health and life benefits that you can claim throughout your lifetime.

Unlike other plans, you can rely on AIA Critical Protect 100 for Major Critical Illness coverage from today until you reach old age, which is actually when you need it the most.



**Maximize your coverage with these supplementary benefits.**

## Gender-Specific Cancer Benefit

Increase your coverage by adding a Gender Specific Cancer Benefit that lets you receive an additional 50% coverage benefit when diagnosed with a gender-specific cancer.

## Recovery Benefit

Count on AIA Critical Protect 100 throughout your wellness journey from treatment to recovery. Through this supplementary benefit, you can receive 5 yearly recovery cash payout—each amounting to 10% of your main coverage. You may claim the first payout one year after the major claim.

Additionally, you have the option to include a Payor's Benefit to your plan when the insured is 0-17 years old. This rider will waive future premiums in case the payor meets an untimely death or total and permanent disability.

## HOW IT WORKS

Take a look at the plan of John (age 32, non-smoker). He purchased AIA Critical Protect 100 with an annual premium budget of P36,017 or approximately P98.68 per day for 20 years.

### CRITICAL ILLNESS COVERAGE



In case John gets diagnosed with a Critical Illness like cancer, he will receive a cash benefit worth P1,000,000.

On the other hand, if he gets diagnosed with a Minor Critical Illness like a less severe kidney disease, he can claim a one-time cash benefit worth P250,000.

### GENDER-SPECIFIC RIDER BENEFIT



Since John added this rider to his plan, he can receive an additional P500,000 cash benefit if he gets diagnosed with a gender-specific illness such as prostate cancer.

### RECOVERY BENEFIT



Because of this rider, John can get an annual cash benefit of P100,000 (10% of his main coverage) for the next 5 years. This will take effect a year after a major claim.\*

\*Insured must be alive and must present a proof of life (e.g. medical certificate) to claim his Recovery Benefit.

## LIVE ACTIVE AND ENJOY MORE REWARDS WITH PHILAM VITALITY

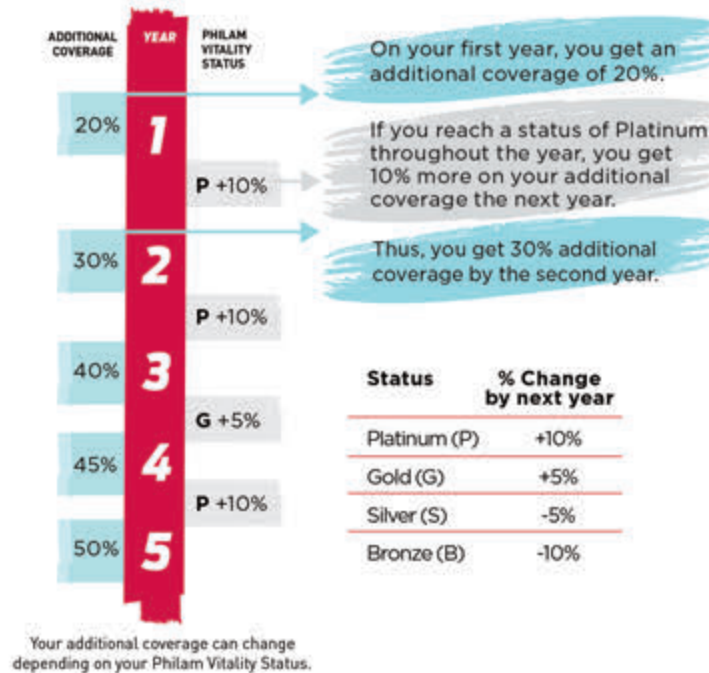
AIA Critical Protect 100 is powered by Philam Vitality—a science-backed wellness program that rewards you for taking steps towards a healthier life.

The healthier you get, the more points you earn, the bigger rewards you get. It's that simple!

### The three pillars of Philam Vitality



With Philam Vitality, you immediately get an upfront increase of 20% on your AIA Critical Protect 100 coverage\*. This can even go up to 50% depending on your Philam Vitality Status. Just keep making efforts to live healthy so you can earn more points and reach a higher Philam Vitality Status.



## REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK

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 Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the total premiums you have paid.

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

Philam Life has ₱249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 insured group members.

Philam Life 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-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

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

Call [02] 8528-2000 | [philamlife.com](http://philamlife.com) | [AIAPhilamLife](https://www.facebook.com/AIAPhilamLife)

\*Except for Recovery Benefit Coverage  
For more information, please visit [philamvitality.com](http://philamvitality.com)

Note:  
This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail. Valid for distribution in the Philippines only.