



FREQUENTLY ASKED QUESTIONS

AIA GLOBAL DYNAMIC INCOME-PAYING FUND - PESO

1. What is AIA Global Dynamic Income-Paying Fund – Peso?

AIA Global Dynamic Income-Paying Fund – Peso (“Fund”) is a variable insurance product linked fund that seeks to provide regular target income and total return over the long term by investing in a variety of attractive income generating asset classes including but not limited to fixed income securities, equities, covered call options and collective investments.

2. How can I avail of AIA Global Dynamic Income-Paying Fund – Peso?

You may avail AIA Global Dynamic Income-Paying Fund – Peso through **Peso Money Tree – Income-Paying** product with a minimum single premium of PHP 125,000.00

3. What is Peso Money Tree – Income-Paying product?

Peso Money Tree – Income-Paying product is a variant of Peso Money Tree/Peso Money Tree Elite product packaged solely to AIA Global Dynamic Income-Paying Fund.

4. Can I avail AIA Global Dynamic Income-Paying Fund – Peso if I already have an existing policy with AIA Philippines?

No.

For now, AIA Global Dynamic Income-Paying Fund – Peso **will not be applicable** for Top-Ups, Fund Switching, and/or Change in Fund Allocation for existing policies. The Fund can only be availed via Peso Money Tree – Income-Paying product.

5. How frequent is the pay-out of AIA Global Dynamic Income-Paying Fund – Peso?

AIA Philippines intends to make a quarterly pay-out (March, June, September, December).

6. When will be the first pay-out of AIA Global Dynamic Income-Paying Fund – Peso?

AIA Philippines intends to declare the first pay-out of the Fund in March 2024.

7. What is the rate of the pay-out? Is the pay-out guaranteed?

There is no target dividend rate for the pay-out. The pay-out can go as high as 6% and can go as low as 0%. **The pay-out is not guaranteed.**

8. I heard there is a non-dealing date on this Fund, what is non-dealing dates?

Non-dealing dates are days that subscription and/or redemption to this Fund will temporarily be suspended. During non-dealing dates, all applications and/or requests that will require subscription and/or redemption to the Fund will be put on-hold and will be processed after the non-dealing dates.

The applications and/or requests are new application, top-up transaction, partial/full withdrawal transaction, exercise to free-look provision.

9. When is the non-dealing dates?

The non-dealing dates will happen one (1) business/banking day before the Record Date and up to the Record Date.



10. What happens if I have a pending application and/or request and non-dealing date happens?

If non-dealing date happens and you have a pending application and/or request, you may **expect a longer turn-around-time on processing** since AIA Philippines will put on hold all applications and/or requests including all pending during the non-dealing dates.

11. What is Record Date?

Record Date is the date where AIA Philippines will extract the policy outstanding units of AIA Global Dynamic Income-Paying Fund – Peso and qualify which policy will be eligible to the upcoming pay-out.

12. How Do I know if I will be eligible to the upcoming pay-out?

As long as you have policy units on your AIA Global Dynamic Income-Paying Fund – Peso during the time of our Record Date, and as evidenced in our records, you will be eligible to the upcoming pay-out.

You will receive a message from AIA Philippines (via SMS/Email) informing you that you are eligible based on our records.

13. How do I know what is the amount that I will receive?

You will receive a message from AIA Philippines (via SMS/Email) regarding the details of the pay-out including our Record Date, your outstanding policy during the Record Date, the amount that you will be receiving, and the date on when you can expect that we will credit the pay-out amount on your enrolled bank account.

Pay-out Amount = Outstanding Units on Record Date x Dividend Unit Price

14. How will I receive the pay-out?

The pay-out will be credited to your enrolled bank account. It is important that you enroll your bank account during your application.

15. What is the impact of the quarterly pay-out to Fund?

Since there will be quarterly pay-out to this Fund, there will be an impact on the Unit Price of the Fund after the declaration of dividend price per unit of the Fund. This pay-out will reduce the Net Asset Value of the Fund which will be reflected on the Unit Price.

16. Can I reinvest the pay-out amount that I will receive?

There is **no automatic reinvest** for this Fund. If you wish to reinvest the amount that you received, you will need to apply for a Top-Up transaction and all requirements and charges related to Top-Up shall apply.

17. How do I know if AIA Global Dynamic Income-Paying Fund – Peso is a fund suited for me?

This Fund is suited for “moderately aggressive” investor who are willing to take risk of fluctuation in the value of their investment. This Fund is suited for you if you seek long-term capital growth and wants to take advantage on the opportunity to receive regular pay-outs which you want to use for other things such as additional funds for health and/or retirement. You should be able to accept the risk on this fund including the possible loss on your investment.

18. Are there other items that I need to know regarding to this Fund?

Since this Fund is linked to a variable life insurance product, this Fund will essentially remain to be an insurance product.