

What is the AIA ALL-IN-ONE PLUS?

This is an All-In-One plan that goes beyond basic protection. It also:

PROTECTS



LEVELS UP YOUR SECURITY



UPGRADES YOUR CURRENT HEALTH



SETS YOU UP FOR FINANCIAL GROWTH



WHO IS THIS PLAN BEST FOR?

Meet Jake, 35. He bought an AIA All-In-One Plus 10-pay plan for approximately P8,320/month for 10 years for a total claimable benefit amount of P7,500,000*.

Because the times are getting tougher, he sought out this plan that's stronger in terms of protecting his and his loved ones' future—as well as boosting his present health and savings.

For Jake, the AIA All-In-One Plus plan helps him step up his protection for his loved ones, his personal health, and his savings.

Why is the AIA ALL-IN-ONE PLUS a level up from ordinary plans?

It has all the basic life insurance coverage, plus more important benefits!

Life Insurance Coverage

If an unexpected event happens to Jake, his loved ones will receive his life insurance coverage worth P1,000,000 plus the total account value earned by the plan. This is claimable until age 80.



Critical Illness Coverage

If Jake gets diagnosed with any of the 10 covered critical illnesses, he will get P1,000,000. After this, his Life Insurance remains intact until he's 80.



Personal Accident Coverage

If Jake gets into an accident that unfortunately leads to death, an additional P1,000,000 will be given to his beneficiaries. (Additional P1,000,000 if the accident is caused by Acts of Nature or happened while he was in a qualified Public Transportation)

Total and Permanent Disability (TPD) Coverage

If Jake suffers a debilitating bodily injury or disease, he'll get the full P1,000,000 TPD coverage.
Once this is claimed, he'd still enjoy Life Insurance Coverage until he's 80.



Double Vitality Booster

AIA All-in-One Plus can also help Jake live a healthier lifestyle! With the Vitality Program, he can receive different rewards just by staying healthy. Jake won't only boost his coverage; He will also receive additional cash benefit at the end of his policy's 10th year. These benefits are all dependent on his AIA Vitality status every year.



Opportunity to Grow Your Savings

Jake can maximize his savings potential through diversified investment funds available to the product. He can choose from locally-managed or globally exposed funds that are suitable to his risk profile.

^{*} Amount reflected does not include the plan's account value payable upon claim of the life insurance coverage.

Account value is a separate amount subject to fund performance. The P7,500,000.00 total claimable benefit is the sum of the life insurance coverage, mandatory and optional riders benefits.

What else would Jake get from the AIA ALL-IN-ONE PLUS PLAN?

Optional Benefits:

MATURITY BENEFIT

If Jake reaches age 80, he can get a maturity benefit of P1,000,000 plus the total account value earned by the plan. After that, his plan will be terminated.

NO LAPSE GUARANTEE

Jake's plan is also guaranteed not to lapse for the first ten (10) years of the policy, even if the Account Value becomes insufficient to pay for all the relevant charges due to the policy*.

ENHANCED WAIVER OF PREMIUM***

Jake will even have his total premium waived, in case of Total and Permanent Disability or when diagnosed with a covered Critical Illness.

DAILY HOSPITAL INCOME

If Jake gets confined due to a covered illness or injury (with his doctor's recommendation), he would get P1,000/day up to 365 days.

PAYOR'S BENEFIT ON DEATH AND DISABILITY***

This optional benefit is available when the insured for the plan is juvenile**. It waives the premium payment in case of Death or Total and Permanent Disability of the Payor.

^{*} Subject to certain conditions.

^{**} Ages 0-17 years old.

^{***}Except Medical Benefit Rider Premium.

Reminder on PRE-EXISTING CONDITIONS AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to the document for full details on the 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 sum of (1) the Account Value, (2) any Policy Charges that have been deducted against the Account Value, and (3) total premiums paid for the attached riders, including Vitality Membership Fee, less any benefits paid by AIA Philippines.

Let's get in touch.



Call (02) 8528-2000



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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 and PHP80.20 billion in net worth 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 services through its subsidiary - BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation).

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 SAR¹, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR², 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").

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.

¹ Hong Kong SAR refers to Hong Kong Special Administrative Region.

² Macau SAR refers to Macau Special Administrative Region.