




AIA A+ SIGNATURE

CREATE THE FUTURE YOU WANT

Now's the time to secure bigger benefits for your retirement.
Talk to your financial advisor today.



**HEALTHIER, LONGER,
BETTER LIVES**



AIA A+ Signature lets you create a worry-free future with guaranteed benefits and cash payouts equal to 10% of your plan's face amount.

You can start receiving this guaranteed payout from the 5th or 6th year of the plan depending on the pay variant that you will select, then every second year of your policy.

As an example, meet **Emma**. She's 45 years old when she availed of AIA A+ Signature for herself. Find out how Emma will benefit from AIA A+ Signature.

PRODUCT FEATURES



GUARANTEED LIFE INSURANCE BENEFIT

In case of unexpected passing, Emma's beneficiary will receive equal to 200% of the face amount of Emma's plan.



GUARANTEED CASH PAYOUTS

Emma will start to receive the benefit equal to 10% of her plan's face amount beginning on the 5th or 6th year of the plan depending on the pay variant selected and every 2 years thereafter. She can use the benefit to help fulfill her goals or as an additional income stream when she retires.



GUARANTEED MATURITY BENEFIT

When Emma reaches 100 or upon the plan's maturity, she will receive a cash benefit equal to 200% of the plan's face amount.



FLEXIBLE PAYMENT TERMS

Emma can choose payment terms ranging 5, 10, and 20 years.



NON-GUARANTEED DIVIDENDS

Emma is entitled to receive more cash benefits which she can use as additional savings.

The contents of this material are for illustration purposes only. Actual Terms and Conditions are found in the policy contract.



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ADDITIONAL PROTECTION AVAILABLE

In the example of Emma, she can avail of additional riders in her plan to make the most of her benefits and further assure her utmost safety and protection.

TOTAL AND PERMANENT DISABILITY (TPD)

When Emma avails of this benefit, she will have coverage on Total and Permanent Disability due to bodily injury or disease before she reaches the age of 65.

PERSONAL ACCIDENT (PA)

If Emma chooses this benefit, she will have coverage on personal accidents and an additional 100% of her PA benefit if the accident is due to Public Transportation or Acts of Nature, whichever comes first, and prior to her reaching age 75.

PAYOR'S TERM BENEFIT (PTB)

As the payor, Emma's beneficiary will receive an additional benefit that provides coverage in case of Emma's untimely death.

MEDICAL BENEFIT (MB)

If Emma chooses this benefit, she will receive an extra coverage of up to 90%* of her in-patient hospitalization costs so she will only pay the remaining 10% of her bill. She also gets access to our widest range of accredited hospitals and doctors.

*Subject to policy terms and conditions

ENHANCED WAIVER OF PREMIUM (EWP)

Waives all future Basic and Rider premiums if Emma gets totally and permanently disabled or is diagnosed with a covered critical illness.

10 CRITICAL ILLNESS

Emma will receive a lump sum amount in case she gets diagnosed with any of the 10 covered critical illnesses* before age 75.

*Subject to policy terms and conditions

SAMPLE SCENARIO



Client: EMMA

AGE: 45

PAY PERIOD: 10-PAY

Cash payout is 10% of the face amount

GUARANTEED CASH PAYOUTS + POSSIBLE DIVIDENDS =
BIGGER BENEFITS

NON-GUARANTEED DIVIDENDS
Emma is entitled to receive non-guaranteed dividends which she can use as additional savings or income stream.

GUARANTEED CASH PAYOUTS
Emma will start receiving 10% of her plan's face amount at the end of her 6th policy year and then every 2 years as long as she is still alive.

Emma buys A+ Signature for herself

Emma completes all payments

Emma unexpectedly passes away



AIA confidential and propriety information. Not for distribution
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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 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 total premiums you paid.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company, Inc.) is one of the country's largest life insurance companies. Originally established on 21 June 1947 as Philam Life (The Philippine American Life and General Insurance Company), AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises. Today, AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group, which operates in 18 markets across the Asia-Pacific region.

AIA Philippines has PHP266.75 billion in total assets^[1] and PHP72.54 billion in net worth^[1] as of 31 December 2023 while serving nearly 1,200,000 individual policyholders and almost 1,000,000 insured group members.

Based on the Insurance Commission results as of 31 December 2023, the combined total premium income of AIA Philippines and BPI AIA was at PHP27.93 billion.

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. Its subsidiaries include BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation), its bancassurance arm; AIA Investment Management and Trust Corporation Philippines, its trust company managing its local funds; and MediCard Philippines, its wholly owned health maintenance organization (HMO) company.

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⁽¹⁾, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR⁽²⁾, and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

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\$289 billion as of 30 June 2024.

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 42 million individual policies and 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 codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

[1] Based on the 2023 Annual Accounts of the Securities and Exchange Commission (SEC) filing

(1) Hong Kong SAR refers to the Hong Kong Special Administrative Region.

(2) Macau SAR refers to the Macau Special Administrative Region.

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Let's continue the conversation.

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