



# AIA A+ SIGNATURE

## CREATE THE FUTURE YOU WANT

Now's the time to give your children a secure future.  
Talk to your financial advisor today.



HEALTHIER, LONGER,  
BETTER LIVES



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

If you avail of this product for your children, they can benefit from the guaranteed payouts beginning from the 5th or 6th year of their plan depending on the pay variant that you will select, then every two years of their policy.

From then on, they can start living the life you've always wanted for them.

As an example, meet **Glen**. He bought AIA A+ Signature for his daughter, **Jane** when she was 1 year old. Find out how Glen and Jane will benefit from AIA A+ Signature.

## PRODUCT FEATURES



### GUARANTEED LIFE INSURANCE BENEFIT

In case of unexpected passing, Jane's beneficiary will receive life insurance benefit equal to 200% of her plan's face amount.



### GUARANTEED CASH PAYOUTS

As the policy owner, Glen will start to receive the benefit equal to 10% of the 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. Glen can use this benefit to provide the needs of Jane in the future.



### GUARANTEED MATURITY BENEFIT

When Jane reaches 100 or upon the plan's maturity, she will receive a cash benefit equal to 200% of the plan's face amount which she can use to provide to her own family as her legacy.



### FLEXIBLE PAYMENT TERMS

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



### NON-GUARANTEED DIVIDENDS

Glen is entitled to receive more cash benefits which can serve as additional funds that his daughter, Jane, can use for her life's pursuits.

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 Glen, he can avail of additional riders in Jane's plan to make the most of her benefits and further assure her utmost safety and protection.

## PAYOR'S BENEFIT ON DEATH AND DISABILITY\* (PBDD)

A waiver of premium rider waives the total premium of the plan in case of Glen's untimely passing or him being totally and permanently disabled.

- \* Available if the insured is a minor (Ages 0-17)
- \* Terminates at the age of 25 of the Insured
- \* Not available for product with 5 year pay period.

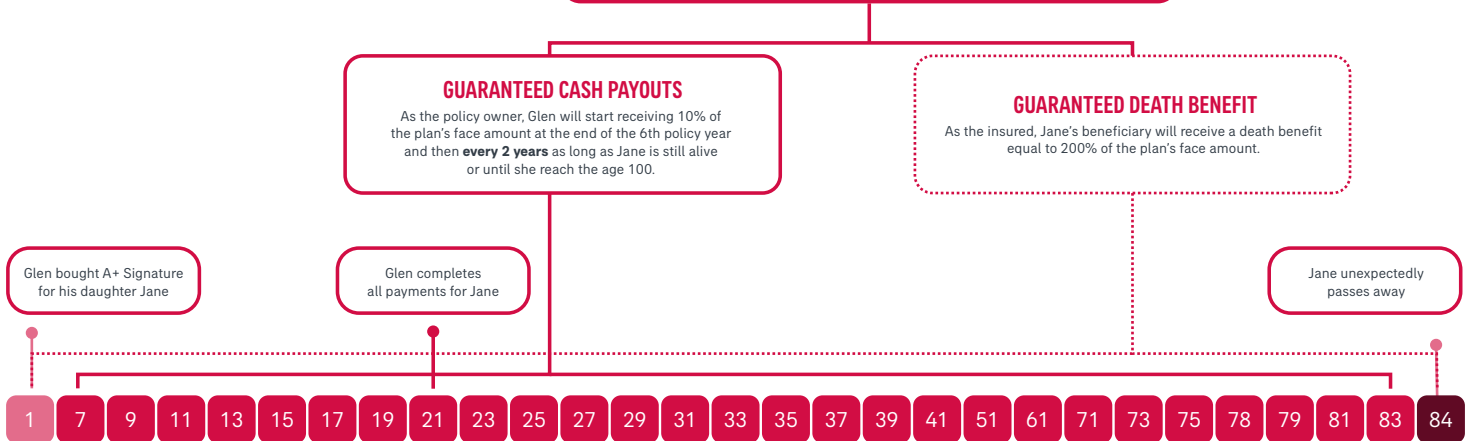
## SAMPLE SCENARIO



**Insured: JANE**

**AGE PRODUCT WAS AVAILED:** 1  
**PAY PERIOD:** 20-PAY  
Cash payout is 10% of the face amount

**GUARANTEED CASH PAYOUTS + GUARANTEED DEATH BENEFIT =  
BIGGER BENEFITS**



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Payout Age    Non-payout Age    Death Benefit Payout Age

## 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.), 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 PHP276.73 billion in total assets<sup>1</sup> and PHP72.21 billion in net worth<sup>2</sup> as of 31 December 2021 while serving almost 800,000 individual policyholders and nearly 800,000 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 through its subsidiary, BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation).

Based on the Insurance Commission results as of 31 December 2021, the combined total premium income of AIA Philippines and BPI AIA was at PHP33.91 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, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR, 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\$302 billion as of 30 June 2022.

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 40 million individual policies and over 17 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 2021 annual accounts Securities and Exchange Commission (SEC) filing.

2. Based on the 2021 annual accounts Securities and Exchange Commission (SEC) filing.

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Actual Terms and Conditions are found in the policy contract.  
Valid for distribution in the Philippines only.

Ver: April 2023.

Let's continue the conversation.

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