



HEALTHIER, LONGER,
BETTER LIVES

MAX PROTECT YOUR LIFE. **AIA MAX PROTECT**

Live worry-free with 200% life coverage
and choose from additional comprehensive benefits
that you can tailor-fit to your needs.

200% LIFE COVERAGE



ADDITIONAL BENEFITS





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HOW DOES AIA MAX PROTECT GIVE MAXIMUM PROTECTION?

This insurance plan provides amplified assurance by giving 200% life coverage and 200% maturity benefit. To add to your peace of mind, it offers additional optional benefits that you can choose according to your protection needs, be it for accidents, disabilities, critical illnesses, hospitalization, and legacy planning.





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AIA MAX PROTECT PRODUCT BENEFITS



Life Coverage

Rest assured that, even when the undesirable happens to you, your loved ones will be taken care of. This benefit ensures that your beneficiaries will receive 200% of your policy's face amount (minus any outstanding loans and interest).



Maturity Benefit

Provide more for your family with this benefit, which gives 200% of your plan's face amount upon the plan's maturity or when you reach age 100.



Bonus Potential Dividends

Get additional potential funds through dividends that you can receive when available to your policy.

Face Amount: the amount where your 200% life Coverage will be based on.
See Appendix for more details on Bonus Potential Dividends.



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ADDITIONAL BENEFITS

Maximize your protection by adding optional riders to personalize your **AIA Max Protect** and get the right protection for your specific needs:

Total and Permanent Disability (TPD)

This will help support you financially through the lump sum amount that you will receive in case you get totally and permanently disabled.

Personal Accident (PA)

This provides you with a lump sum amount in case of an accident. You can get an additional 100% of that amount in case the accident occurred while riding public transportation or was caused by acts of nature such as storms, earthquakes, and related unforeseen disasters.

10 Critical Illness (10CI)

With this, you can shield your family from the burdens of medical expenses in case you get diagnosed with any of the listed Critical Illnesses before age 75.

See appendix.

Hospital Income Benefit (HIB)

Rest and recover better knowing this benefit will give you daily compensation for up to 365 days of confinement, if ever you're hospitalized due to illness or injury.

Medical Benefit (MB)

Receive extra financial support to pay for medical expenses in case of hospitalization. You also get access to our widest range of accredited hospitals and doctors.

Enhanced Waiver of Premium (EWP)

You need not worry about making future payments for your policy if you suffer from disability or a covered critical illness.

Payor's Term Benefit (PTB)

This rider provides additional life coverage for you and ensure your protection. This is perfect for you if you are buying this product to insure a loved one.

Payor's Benefit on Death and Disability (PBDD)

This rider waives all future premium payments (except Medical Benefit premium) in case of your untimely death or total and permanent disability. This is perfect for you if you are buying this product to insure a loved one.

Insurance riders are additional benefits that you can purchase on top of your life insurance policy.

These add-ons allow you to customize your policy by incorporating other kinds of protection that are not part of your basic plan. Adding riders to your policy gives you a more comprehensive package to help take care of your need for extra security for a minimal cost.



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CHOOSE HOW TO MAX PROTECT YOUR LIFE WITH THESE RECOMMENDED PACKAGES.



AIA MAX PROTECT FOR PROTECTION

Total Protection designed for individuals aspiring to live to the fullest without the concern of accidents and the financial stress that it may bring.

Comes with:
200% Life Coverage
200% Maturity Benefit
Bonus Potential Dividends*

*When available to your policy

Recommended Additional Benefits:

Total and Permanent Disability
Personal Accident
Enhanced Waiver of Premium

Optional:

10 Critical Illnesses
Hospital Income Benefit
Payor's Benefit on Death and Disability
Payor's Term Benefit
Medical Benefit



AIA MAX PROTECT FOR HEALTH

Medical Coverage tailored for individuals seeking ways to safeguard their finances against unexpected health concerns and medical expenses.

Comes with:
200% Life Coverage
200% Maturity Benefit
Bonus Potential Dividends*

*When available to your policy

Recommended Additional Benefits:

10 Critical Illnesses
Medical Benefit
Hospital Income Benefit

Optional:

Enhanced Waiver of Premium
Payor's Benefit on Death and
Disability
Payor's Term Benefit



AIA MAX PROTECT FOR WEALTH TRANSFER

Wealth Transfer for more mature individuals who need to be sure that, in case of the undesirable, their wealth will be seamlessly endowed to their family through life coverage.

Comes with:
200% Life Coverage
200% Maturity Benefit
Bonus Potential Dividends*

*when available to your policy, annually

Optional:

Total and Permanent Disability
Personal Accident
10 Critical Illnesses
Hospital Income Benefit
Enhanced Waiver of Premium
Medical Benefit

CONTACT YOUR AIA LIFE PLANNER TO KNOW MORE ABOUT HOW TO GET THE RIGHT SET OF BENEFITS FOR YOU.

ISSUE AGE:

5-pay: 0-65 years old | 10-pay: 0-60 years old | Pay-to-age-65: 0-50 years old

Note that certain riders have different starting issue ages.
Please talk to your AIA Life Planner to get more details.



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INSURED ➤ OLIVIA

Olivia, 25, loves her career and enjoys traveling. To live life worry-free as she continues to enjoy an exciting lifestyle, she got **AIA Max Protect for Protection Package**.

Olivia opted for the **pay-to-age-65 pay period** with the **Face Amount of PHP500,000**.

OLIVIA MAX PROTECTS HER LIFE WITH:

BENEFIT	AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% LIFE COVERAGE	500,000	1,000,000
TOTAL & PERMANENT DISABILITY	500,000	500,000
PERSONAL ACCIDENT	500,000	500,000
ENHANCED WAIVER OF PREMIUM	No need to pay future premiums	
200% MATURITY BENEFIT	Only applicable when Olivia reaches age 100	
BONUS POTENTIAL DIVIDENDS	Only applicable when available to the policy	

Olivia buys AIA Max Protect and starts paying for the policy.

Olivia gets into an accident while riding a ride-sharing vehicle. She receives PHP 1,000,000.

Olivia becomes permanently disabled. She receives PHP 500,000.

Enhanced Waiver of Premium has taken effect because of Total & Permanent Disability.

Olivia reaches the age 100 and receives PHP 1,000,000 in Maturity Benefit and Dividends.



*Selected dividend option will remain in the policy and accumulate interest over time.

AGE OF INSURED
DURING FIRST POLICY YEAR

YEARLY PREMIUM PAYMENT: PHP 12,579.00 PER YEAR
MONTHLY PREMIUM PAYMENT: PHP 1,195 PER MONTH

Face Amount: the amount where your 200% Life Coverage will be based on.
Premium Payment: the amount that you pay for your policy to stay in force.

Total Amount of Benefits received from the policy:

PHP 2,500,000
PLUS BONUS POTENTIAL DIVIDENDS



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INSURED ➔ LUIS

Luis, 40, is a loving husband and dad to Lucia.

As a recently promoted manager, he wants to use his higher income to protect the wellbeing of his family.

He bought **AIA Max Protect for Health Package**.

Luis wants to be financially prepared in case he gets critically ill or encounters medical and hospitalization expenses.

Luis opted for the **10-year pay period** with the minimum **Face Amount of PHP500,000**.

LUIS MAX PROTECTS HIS LIFE WITH:

BENEFIT	AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% LIFE COVERAGE	500,000	1,000,000
10 CRITICAL ILLNESS	500,000	500,000
MEDICAL BENEFIT	500,000	500,000
HOSPITAL INCOME BENEFIT	1,000	Depending on the number of days confined
200% MATURITY BENEFIT		Only applicable when Luis reaches age 100
BONUS POTENTIAL DIVIDENDS		Only applicable when available to the policy

Luis buys AIA Max Protect and starts paying for the policy.

Luis continues to pay for the policy.



*Selected dividend option will remain in the policy and accumulate interest over time.

AGE OF INSURED
DURING FIRST POLICY YEAR

YEARLY PREMIUM PAYMENT: PHP 12,579.00 PER YEAR

MONTHLY PREMIUM PAYMENT: PHP 1,195 PER MONTH

*Note that this will increase every year due to the medical benefit rider premium which will increase yearly

Face Amount: the amount where your 200% Life Coverage will be based on.
Premium Payment: the amount that you pay for your policy to stay in force.

Luis gets hospitalized for 30 days.
He uses his medical benefit amount of PHP500,000 for hospitalization expenses*.

*Covers up to 90% of medical costs subject to plan limits and conditions.

Luis also receives PHP1,000 per day of confinement, totaling to PHP30,000.

Luis dies at age 80.

Luis' beneficiary receives PHP 1,000,000 in Death Benefit and Accumulated Dividends.

Luis gets diagnosed with Cancer.
He receives PHP 500,000*.

*10 Critical Illness – Subject to the 14-Day Survival Period.

Total Amount of Benefits received from the policy:
PHP 2,030,000
PLUS BONUS POTENTIAL DIVIDENDS



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INSURED ➤ GEORGE

George, 55, is a devoted family man with a thriving construction business. To secure his wealth for the future of his children, he purchases **AIA Max Protect for Wealth Transfer Package** with additional benefits for extra coverage.

He wants his beneficiaries to have enough financial assistance in case of his unexpected passing. This money can be used to sustain their business and ensure that their properties will remain within their family.

George opted for the **5-year pay period** with the minimum **Face Amount of PHP500,000**.

GEORGE MAX PROTECTS HIS LIFE WITH:

BENEFIT	AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% LIFE COVERAGE	500,000	1,000,000
10 CRITICAL ILLNESS	500,000	500,000
ENHANCED WAIVER OF PREMIUM	N/A because this is a waiver of premium	
200% MATURITY BENEFIT	Applicable when George reaches age 100	
BONUS POTENTIAL DIVIDENDS	Only applicable when available to the policy	

George buys AIA Max Protect and starts paying for the policy.

Enhanced Waiver of Premium has taken effect because of the 10 Critical Illness diagnosis.



*Selected dividend option will remain in the policy and accumulate interest over time.

AGE OF INSURED
DURING FIRST POLICY YEAR

YEARLY PREMIUM PAYMENT: PHP 12,579.00 PER YEAR
MONTHLY PREMIUM PAYMENT: PHP 1,195 PER MONTH

Face Amount: the amount where your 200% Life Coverage will be based on.
Premium Payment: the amount that you pay for your policy to stay in force.

Total Amount of Benefits received from the policy:
PHP 1,500,000
(while only paying PHP 721,197)
PLUS BONUS POTENTIAL DIVIDENDS