Assured Today.
CONFIDENT TOMORROW.

AIA Platinum SECURE

A life insurance plan that helps you stay protected today while preparing for the years ahead.

With guaranteed life coverage, regular cash payouts, and milestone bonuses, **AIA Platinum Secure** gives you financial support you can count on — so you can face tomorrow with confidence.

HOW AIA *Platinum* SECURE IS DESIGNED

AIA Platinum Secure combines lifetime insurance protection with built-in income benefits that can accumulate over time, providing lasting financial security and support in your later years.

Guaranteed Cash Payouts

Receive guaranteed cash payouts equal to 10% of your plan's Face Amount every other year, starting from the end of the 5th or 8th policy year, depending on your chosen payment term.

Guaranteed Milestone Bonuses

Enjoy milestone bonuses of 25% of your plan's Face Amount at age 80 and again at age 90 — added value to support you in life's later years.

Potential Dividends

Get non-guaranteed dividends (based on the company's performance) which may be available for you to cash in or leave with your policy to grow.

Guaranteed Maturity Benefit*

At age 100, you will receive a cash benefit equal to 150% of your plan's Face Amount. Celebrate longevity with extra security.

***Customers can claim either the maturity benefit or the death benefit only. Both benefits cannot be claimed at the same time. Once the maturity benefit/death benefit is paid, the policy ends, and no further benefits will be given.**

All income benefits-including cash payouts, milestone bonuses, and non-guaranteed dividends can be accumulated in the policy to build value over time and accessed when needed most.

Lasting Life Protection

Secure guaranteed life insurance coverage up to age 100, with a death benefit worth 200%* of your plan's Face Amount, helping ensure your loved ones are financially protected for as long as it matters.

*or total premiums paid, less total payouts received, whichever is higher

Guaranteed Issuance Offer

Get covered faster with guaranteed issuance and no full medical requirements for eligible payments.

Flexible Payment Options

Choose a payment schedule that fits your financial journey, whether a one-time payment or spread over 2 (limited offer), 5, 10, or 20 years.

Issue Age

18 years old and up

Insured Issue Age

0-75 years old

Varies by payment term

HOW AIA Platinum SECURE SUPPORTS YOUR PLANS

AIA Platinum Secure is suitable for individuals who:

- Are in their mid-career years and want to secure their family's future
- Want strong life insurance protection with guaranteed benefits
- Prefer to complete premium payments within a defined period
- Are planning ahead for retirement with additional cash support later in life
- Want to leave a financial legacy

SAMPLE ILLUSTRATION (10-PAY OPTION)
The following example is for illustration purposes only. Actual benefits depend on policy terms and conditions.

ANNA, 45

A working professional planning for retirement while ensuring her family remains financially protected.

Plan Details
• Face Amount: ₱2,000,000 • Payment Term: 10-Pay

HOW THE PLAN SUPPORTS ANNA

POLICY YEARS 1–10
Anna pays premiums for 10 years while securing guaranteed life insurance coverage of 200% of her plan's Face Amount, providing long-term protection for her loved ones.

AGE 53 (POLICY YEAR 8)
She begins receiving guaranteed cash payouts of ₱200,000 every other year, provided she is alive at the time of payout. These payouts provide additional financial support while her life insurance coverage continues.

AGE 80 AND AGE 90
Anna receives guaranteed milestone bonuses of ₱500,000 at each age, offering added financial support during her retirement years.

AGE 100
If Anna is still alive, she receives a maturity benefit equal to ₱3,000,000 (150% of her Face Amount), plus any accumulated dividends, subject to policy provisions.

With **AIA Platinum Secure**, Anna's financial journey empowers her to complete premium payments earlier.

EXTRA PROTECTION FOR SPECIFIC NEEDS

AIA Platinum Secure allows you to enhance your coverage with optional riders that provide additional protection for health, accident, disability, and payor-related risks, depending on your needs. These riders let you tailor your plan so you can stay confident through different life situations.

Available optional riders include:

Total and Permanent Disability (TPD) Rider

Provides a lump-sum benefit if the insured becomes totally and permanently disabled due to illness or injury, helping protect your financial security when earning ability is affected.

Personal Accident (PA) Rider

Provides additional benefits in case of accidental death, dismemberment, or injury, offering extra financial support for unforeseen accidents.

Critical Illness Rider

Provides financial support upon diagnosis of covered critical illnesses, helping ease the cost of treatment and recovery.

Hospital Income Benefit (HIB) Rider

Provides daily cash benefits for each day of hospital confinement due to a covered illness or injury, helping offset hospitalization expenses.

Enhanced Medical Benefit Rider (EMBR)

Helps cover medical expenses through hospital and outpatient benefits, with access to value-added health services, subject to rider terms and conditions.

Enhanced Waiver of Premium (EWP)

Waives future base and rider premiums if the insured becomes totally and permanently disabled or is diagnosed with a covered critical illness, subject to rider terms.

Payor's Benefit on Death and Disability (PBDD)

Waives future premium payments if the payor passes away or becomes totally and permanently disabled, helping keep the policy in force.

Payor's Term Benefit (PTB)

Provides life insurance coverage on the payor, offering financial support if the payor passes away during the term of coverage.

IMPORTANT DETAILS & DISCLAIMERS

- Benefits such as life insurance coverage, guaranteed cash benefits, milestone bonuses, and the maturity benefit are payable based on policy provisions and eligibility requirements.
- As a participating plan, AIA Platinum Secure may also provide non-guaranteed dividends. These are non-guaranteed bonuses from your plan that you can cash out or leave with your policy to grow.
- Premium payment options, benefit schedules, and eligibility criteria vary based on factors such as age, chosen plan option, and policy terms. Full details are outlined in the policy contract.
- This brochure provides a general overview of AIA Platinum Secure and does not constitute a contract. For complete information, including terms, conditions, and exclusions, please refer to the policy document or speak with your AIA Life Planner.

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 and became popularly known 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 PHP 257.76 billion in total assets and PHP 57.35 billion in net worth as of 31 December 2024 while serving nearly 1.2 million 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 unaudited reports submitted to the Insurance Commission as of 31 December 2024, the combined total premium income of AIA Philippines and BPI AIA was at PHP 29.77 billion. AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

AIA PH and BPI AIA are regulated by the Insurance Commission.

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$345 billion as of 31 December 2025.

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 44 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 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".

Notes:
(1) Hong Kong SAR refers to the Hong Kong Special Administrative Region.
(2) Macau SAR refers to the Macau Special Administrative Region

DISCLAIMERS

This material is for illustration purposes only. Actual terms and conditions are found in the policy contract. Valid for distribution in the Philippines only. In case of conflict with this material, the terms and conditions of the policy contract shall prevail.

AIA *Platinum* SECURE

For full terms and conditions, please refer to your policy contract.

Talk to an AIA Life Planner today.

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bit.ly/AIAPlatinumSecure