



HEALTHIER, LONGER,
BETTER LIVES

TAKE CHARGE OF LIFE'S UNCERTAINTIES WITH **FAMILY SECURE**

Family Secure is a life insurance plan that provides high-value insurance coverage that can be converted into a retirement plan when you get older. And with AIA Vitality, you become part of a wellness program that gives you exciting rewards for living healthier.

AIA Vitality

**SEIZE LIFE, LIVE WITH VITALITY,
AND ENJOY EXCITING REWARDS
AND DISCOUNTS!**

**With AIA Vitality, you get to enjoy a healthier,
longer, better life.**

AIA Vitality allows you to enjoy rewards for always choosing to do one more for knowing and improving your health. The healthier you get, the more points you earn and the higher your status becomes. The higher your status, the bigger your rewards.



Enjoy these exclusive rates and discounts with AIA Vitality

KNOW YOUR HEALTH



UP TO PHP600 OFF
fitness assessment
and nutrition consultation



10% OFF
basic and selected
advanced screen



FREE
food scoring



10% OFF
basic and selected
advanced screen



UP TO PHP575 OFF
fitness assessment
and nutrition consultation

IMPROVE YOUR HEALTH



UP TO 30% OFF*
selected health
and fitness devices



UP TO 30% OFF*
selected fitness devices



70% OFF
Elite membership



10% OFF
Smoking Cessation Program



UP TO 30% OFF
selected fitness devices



25% OFF
regular-priced items



70% OFF
Champion membership

ENJOY THE REWARDS



Up to 20% premium discount*
Up to 50% additional coverage*
Up to 100% loyalty boost*

15% OFF
admission tickets

UP TO 35% OFF*
standard roundtrip airfare on domestic
and international destinations

UP TO 30% OFF*
selected gadgets and appliances

UP TO 35% OFF*
best available rates

PHP50 OFF
movie tickets

ACTIVE REWARDS

Get an instant freebie
for hitting your fitness
target for 2 consecutive
weeks:



or a large coffee
or tea from:



*depends on member's AIA Vitality Status

**partners and benefits are subject to change without prior notice

How Family Secure with AIA Vitality works

HIGH VALUE LIFE INSURANCE

Should the unexpected happen, you want to make sure your family can continue to live a comfortable life.

- For as low as P44/day basic annual premium, your family can receive as much as P1.5 MILLION.
- Worth up to 95 times your basic annual premium.

Age	30	35	40	45	50
Life Insurance Coverage	95x	86x	76x	66x	48x

THE YOUNGER YOU START A LIFE INSURANCE, THE MORE VALUE YOU GET.

- Add Critical Illness Coverage to your plan to protect you from serious health-related setbacks

Benefit Illustration:
John, 30 Years Old, Male⁴

P2 MILLION
Life insurance coverage¹

P1 MILLION Lump-sum coverage when diagnosed with any of 56 critical illnesses unit age 75. Plus, your succeeding premiums will be waived.

CONVERTIBLE TO A RETIREMENT PLAN

As you grow older, your need for insurance decreases. You would want to prepare for a comfortable retirement without being a burden to your loved ones.

- Your premiums are invested in expertly managed funds so your money can grow over time.
- In the future, you can reduce your insurance coverage and boost your fund value so you can use your Family Secure plan as a retirement plan.

At the age of 60, life insurance coverage is reduced to P105K2

At age 70, retirement fund increased from P2.9M to P3.24M*

*This assumes 8% fund growth rate on your chosen fund. These are hypothetical figures and not a guarantee of future performance

AIA VITALITY REWARDS

The healthier you get, the more rewards you can enjoy even on your insurance premiums!

- Enjoy immediate savings with a 10% FIRST YEAR PREMIUM DISCOUNT on your Family Secure plan.
- By knowing and improving your health, you earn points and achieve a higher AIA Vitality Status and AIA Vitality Age.
- As you get a higher AIA Vitality Status, you get to continue enjoying discounts on your insurance premiums on succeeding years.

SAMPLE AIA VITALITY PREMIUM DISCOUNTS

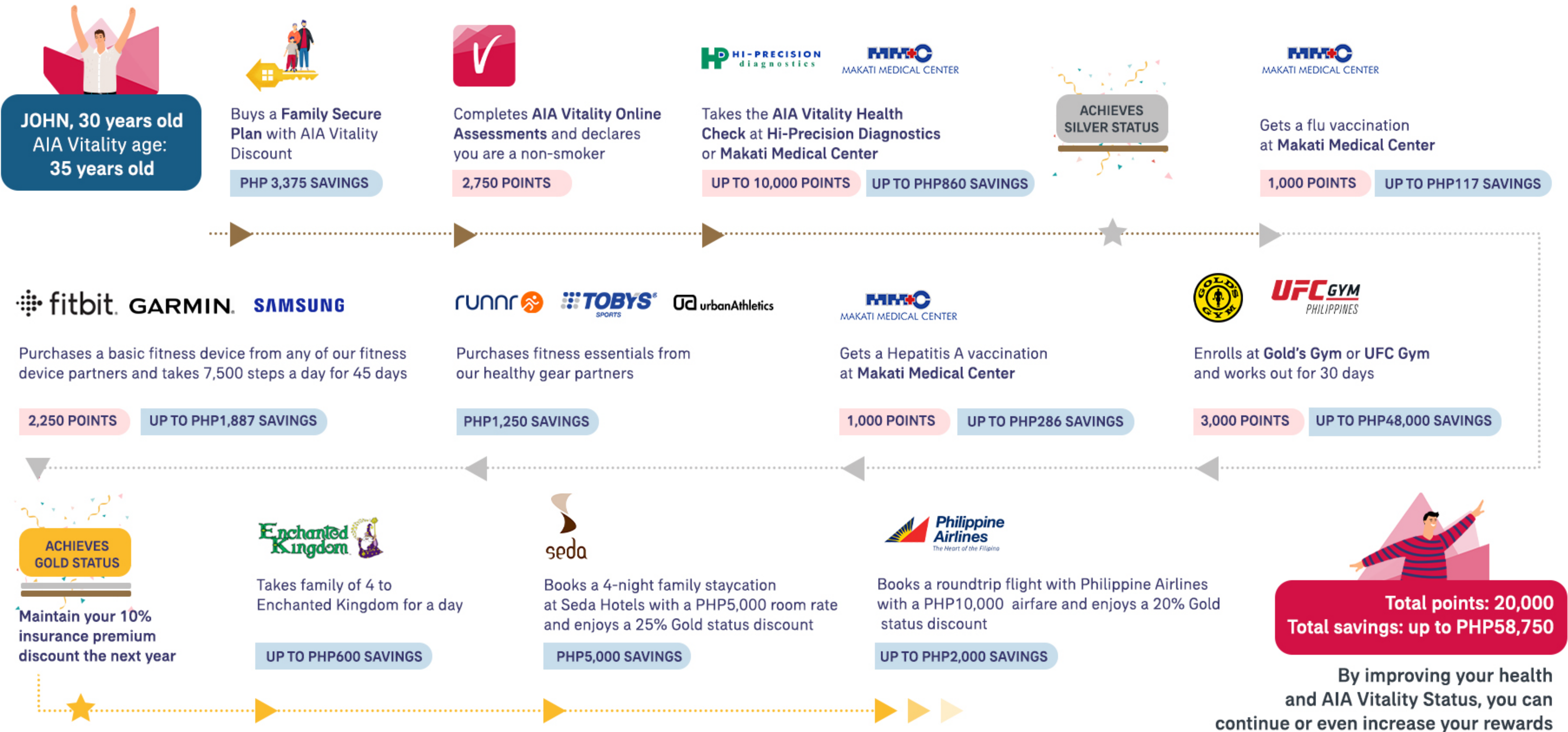
APPLICABLE DISCOUNT ON SUCCEEDING YEARS	BRONZE DECREASE BY 2%	SILVER DECREASE BY 2%	GOLD MAINTAIN PREVIOUS DISCOUNT	PLATINUM INCREASE BY 1%
First year premium discount	10%	10%	10%	10%
Second year premium discount	8%	9%	10%	11%
Third year premium discount	6%	8%	10%	12%

Discounts can continue depending on your AIA Vitality Status each year and reach **UP TO A MAXIMUM OF 20%**

Initial premium reduced from P34,952 to P31,576**
By maintaining a GOLD AIA Vitality Status for ten years, John enjoys insurance premium savings of P33,750

**Total and discounted premiums already include the AIA Vitality membership fee of P1,200

Here's how you can continue to enjoy premium discounts and all the rewards of AIA Vitality



Take charge of life's uncertainties with Family Secure!



High-Value Life Insurance

You get high life insurance for the premiums you are paying so that should anything happen to you, your family can continue to enjoy a comfortable life.



Convertible to a Retirement Plan

You can later choose to reduce your insurance coverage to boost your account value, which you can convert into a retirement fund you can enjoy in your later years.



Critical Illness Coverage

You can also add coverage for 56 critical illnesses including heart attack, stroke, and cancer. Instead of worrying about your expenses, you can focus on recovering for your family.



Exclusive AIA Vitality Rewards

Family Secure gives you access to AIA Vitality — a wellness program that rewards you for living a healthier lifestyle. Enjoy discounts on your insurance premiums and other partners.



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REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK PERIOD

Upon receiving the policy contract, you may refer to the document for full details on the critical illness 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 Total Account Value plus any charges that have been deducted, and AIA Vitality fee.

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^[1] and PHP80.20 billion in net worth^[2] 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 and fund management products and services through its subsidiaries—BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation) and Philam Asset Management Inc. (PAMI).

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 SAR^[3], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR^[4], 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").

^[1] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[2] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[3] Hong Kong SAR refers to Hong Kong Special Administrative Region.

^[4] Macau SAR refers to Macau Special Administrative Region.

The contents of this document are for explanatory purposes only. Actual terms and conditions are found in the policy.

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In case of conflict, the policy terms shall prevail. Valid for distribution in the Philippines only.



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AIA Philippines



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