

YOUR CHILD'S FUTURE SUCCESS MADE POSSIBLE WITH FUTURE SCHOLAR

Future Scholar is a variable-life insurance plan that gives guaranteed education benefits and long-term growth potential. Be confident of your child's education even if the unexpected happens because the plan will continue without having to pay future premiums.

GET THE BEST SECURITY FOR YOUR CHILD'S FUTURE EDUCATION WITH FUTURE SCHOLAR, AN EDUCATION PLAN YOU CAN TRUST.

INTRODUCING FUTURE SCHOLAR

Future Scholar gives you guaranteed education benefits and long-term growth potential through access to expertly-managed funds.

You can be confident in providing for your child's education even if the unexpected happens because the plan will continue without you having to pay future premiums.

WHAT FUTURE SCHOLAR OFFERS:

EDUCATION BENEFITS FOR YOUR CHILD The plan includes two components:

Guaranteed Savings - provide guaranteed cash payouts over the four years of your child's education starting at age 18; and

Investment¹ - provides long term growth potential through access to expertly-managed funds.

CHOICE OF PAYMENT TERMS²

You can build your child's education fund in 5 years or until your child reaches the age of 17.

OPTIONAL LIFE INSURANCE COVERAGE FOR YOU

This is an additional lump-sum cash benefit to help in your child's education should you pass away or suffer total and permanent disability before your child reaches the age of 18.

PLAN CONTINUATION BENEFITS

Have peace of mind knowing that should you pass away or suffer total and permanent disability, the plan will continue without you having to pay future premiums.

1. This benefit is not guaranteed and is dependent on the performance of your chosen funds.

2. Payment period is not guaranteed. In the future, if the Account Value of your plan becomes insufficient to pay for the relevant charges and premiums due, it is possible that you may be required to pay additional premiums so that the policy will remain in force.

HOW FUTURE SCHOLAR WORKS

Choose to pay regularly until the child reaches the age of 17 or in as short as 5 years.

Decide on how your premiums will be allocated into the guaranteed savings and investment portions of your plan depending on your goal.

50% - 50%

GUARANTEED SAVINGS - INVESTMENT

20% - 80%

GUARANTEED SAVINGS - INVESTMENT

SAMPLE ILLUSTRATION

DAD

AGE
30

DAUGHTER

AGE
0

PAYMENT TERM: 5-PAY
ANNUAL PREMIUM: PHP 100,000
PREMIUM ALLOCATION: 50% - 50%

For an additional premium of PHP 5,241 a year¹, you get an optional life insurance coverage as an additional lump-sum cash benefit should you pass away or suffer total and permanent disability before your child reaches the age of 18.

By doing this, you will enjoy the following benefits:



PHP 890,645²

Total Potential Education Benefits



Inclusive of:

PHP 280,000

Total Guaranteed Education Fund



PAYOR'S BENEFIT FOR
DEATH AND DISABILITY³



PHP 280,000⁴

Payor's Term and Disability Benefit

BE CONFIDENT OF YOUR CHILD'S FUTURE EDUCATION WITH FUTURE SCHOLAR!

Notes:

1. This illustration is for a female child age 0 and male payor age 30, both with a Standard Rating.

2. Total Potential Education Benefit is based on the plan's Investment Benefit at child's age 18 plus the Total Guaranteed Savings Benefit. Projected Investment assumes an 8% annual Fund Growth Rate. It is not based on past performance, is not a forecast, and not a guarantee of future fund performance. The actual returns may differ. Projected benefit is net of applicable charges.

3. The coverage for Payor's Benefit for Death and Disability is premium payment period or up to payor's age 60, whichever is earlier.

4. The coverage for Payor's Term and Disability Benefit is up to child's age 18 or payor's age 60, whichever is earlier. This benefit is optional.



REMINDER ON FREE-LOOK PERIOD

If after reading the Policy Contract, you decide that this is not suitable for your needs, simply return to AIA Philippines within fifteen (15) days from the date you or your authorized representative received it and we will refund you the (1) Account Value, (2) any Policy Charges deducted against the Account Value, and (3) Rider Premium, if any.

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.

