



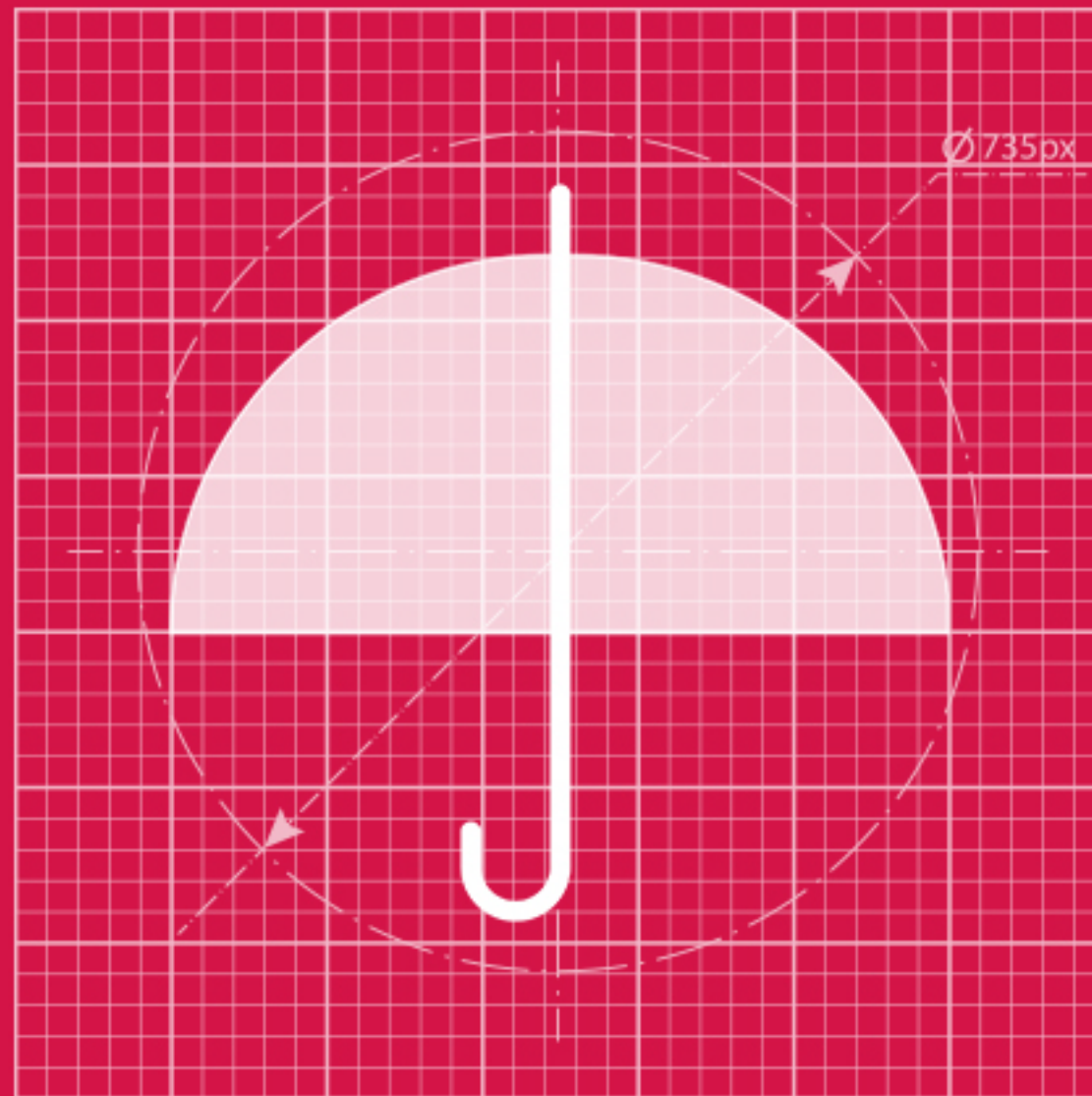
HEALTHIER, LONGER,
BETTER LIVES

BUILD THE FUTURE YOU'VE DREAMED OF WITH AIA FUTURE BUILDER

AIA Future Builder is a variable life peso-denominated insurance plan that works with you to make your dreams come true.

This is Joshua, 40, with a family. He has already established a good financial foundation and is looking for growth opportunities for his money. He wants to be ready for unexpected situations so that he can continue building his life and pursuing his dreams. He has AIA Future Builder, pay-to-65 variant with P1,000,000 coverage for approximately P47,500.00.

LIFE INSURANCE



With AIA Future Builder, Joshua's loved ones will receive his life insurance coverage should the unexpected happens to him.

The coverage benefit is either the plan's face amount (P1,000,000 coverage), the total account value of his investment, or a minimum guaranteed death benefit, whichever is higher.



SAVINGS AND INVESTMENT



Joshua can also maximize his savings potential through diversified investment funds available to the product. With AIA Future Builder's locally managed and high-potential global funds, his investment is set to perform and leverage growth.

The global funds that are available in Joshua's plan are managed by expert fund managers from AIA Investment Management, as well as other globally known investment houses and financial experts such as Baillie Gifford, Wellington Management, and BlackRock.

In addition, his plan also has a loyalty feature that provides additional units that will be included in the account value of his investment. This ensures that he can build his wealth for retirement or any unprecedented needs in the most optimal way possible.

OPTIONAL RIDERS



There are also optional benefits in Joshua's plan to ensure maximum safety and protection:

Total and Permanent Disability (TPD)

Joshua, can receive a lump sum benefit equal to 100% of his TPD coverage or P1,000,000 in case of total and permanent disability due to bodily injury or disease before he turns 65 years old. If this benefit is claimed, he still has his Life Insurance Coverage until age 100.

Personal Accident

In case Joshua experienced accident-related conditions, he or his family can receive P1,000,000 with an additional 100% of the benefit if the accident is caused by Public Transportation or by Acts of Nature, prior to age 75.

AIA VITALITY LOYALTY BOOST



AIA Future Builder does not only help Joshua to improve his health, it will also help him maximize his savings and investment.

Integrated with the total health and wellness AIA Vitality program, he can receive different rewards and other benefits just by staying healthy. With the AIA Vitality loyalty boost, he can enjoy additional cash benefit every 5 years. His cash benefit will be dependent on his AIA Vitality status every year. The more engaged he is in becoming healthy, the bigger his cash benefit can be!



REMINDER ON FREE-LOOK PERIOD

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 (1) account value, (2) any Policy Charges that have been deducted against the account value, (3) rider premiums, if any, (4) AIA Vitality Membership fee, if attached to the plan.

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



@aiaphilippines

Call (02) 8 528 2000