



HEALTHIER, LONGER,
BETTER LIVES



PROTECT YOUR LOVED ONES WITH

FAMILY PROVIDER

AIA Philippines makes it easier to protect those who matter most to you.

FAMILY PROVIDER

This variable-life insurance plan helps you invest your hard-earned money into expertly managed Philam Asset Management, Inc. (PAMI) funds to build your plan's savings or account value.

HELP YOUR FAMILY TAKE THE NEXT STEP IN CASE OF THE UNEXPECTED

Should anything happen to you, your loved ones will get the higher of your plan's Account Value or life insurance coverage equal to 25 times¹ your yearly payments.

PAY IN SHORT AND EASY TERMS

Paying for your insurance doesn't have to be a life-long commitment.
Pay for your plan in as short as 3, 5, and 10 years.²

1. For a 30-year-old client. Life insurance coverage depends on the age and pay period chosen.

2. In the future, if the Account Value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continuously enjoy the life insurance coverage.



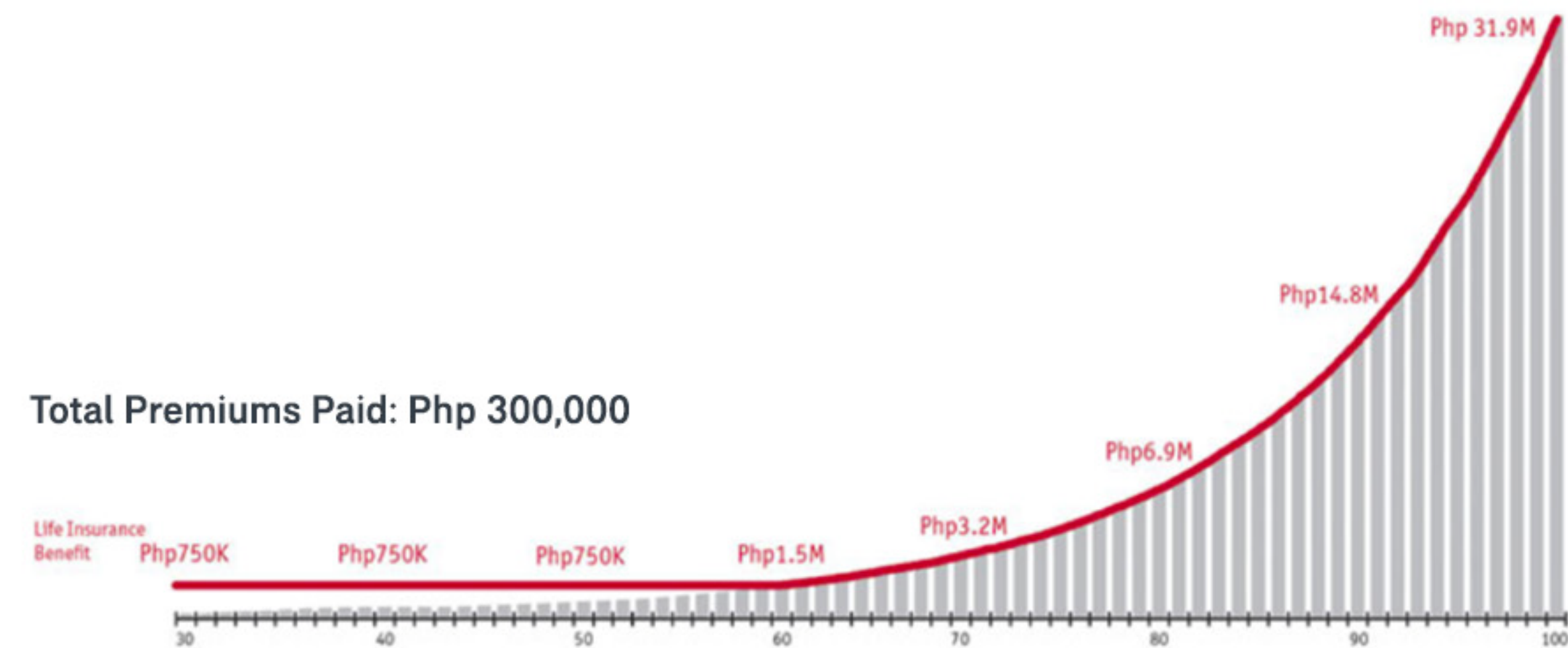
How Family Provider Works

See how you can enjoy life protection over time by investing Php 30,000 yearly for 10 years in a fund earning an annual fund growth rate (FGR) of 8%³

Legend:

Life Insurance Benefit

Account Value



Take a look at how the benefit varies given the following fund growth rate (FGR) assumptions.⁴

ATTAINED AGE	LIFE INSURANCE BENEFIT(IN PHP)		
	4% FGR	8% FGR	10% FGR
30	750K	750K	750K
40	750K	750K	750K
50	750K	750K	951K
80	984K	6.9M	16.2M
100	2.1M	31.9M	108.6M

Family Provider makes it easy to protect those who matter most to you.

³ Benefit Illustration for 30-year-old male client paying Php 30,000 yearly premium for 10 years.
⁴ The projected returns are based on assumed annual interest rates of 4%, 8%, and 10% as approved by the Insurance Commission. These are hypothetical figures and are not meant to represent or be indicative of actual fund returns.

Where are your payments invested?

Your payments will be invested in Philam Asset Management, Inc. (PAMI) funds. PAMI is a leader in asset management In the Philippines. Over the years, PAMI has received multiple recognition both from international and local investment organizations proving its investment expertise and ability to deliver impressive fund performance.

PAMI is a wholly-owned subsidiary of AIA Philippines.

The following PAMI funds are available to match your risk appetite:

PAMI FUND	WHERE INVESTMENTS GO	CLIENT PROFILE FIT
PAMI Philam Bond Fund	Peso fixed income instruments	A conservative client who wishes to have higher earnings compared to traditional savings accounts and time deposits and can accept minimal fluctuations in the value of his investments.
PAMI Philam Fund	Philippine equity securities and fixed income instruments	A client with a balanced risk appetite who desires to attain medium to long-term capital growth and can accept moderate fluctuations in the value of his investments.
PAMI Philam Strategic Growth Fund	Philippine equity securities	A client comfortable with risks who seeks maximum capital growth over a long period of time and can ride out the greater fluctuations in the value of investments.

This brochure is for illustrative purposes only. Actual terms and conditions insurance coverage are found in the Policy.
In case of conflict, Policy terms shall prevail.



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.

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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