



HEALTHIER, LONGER,
BETTER LIVES

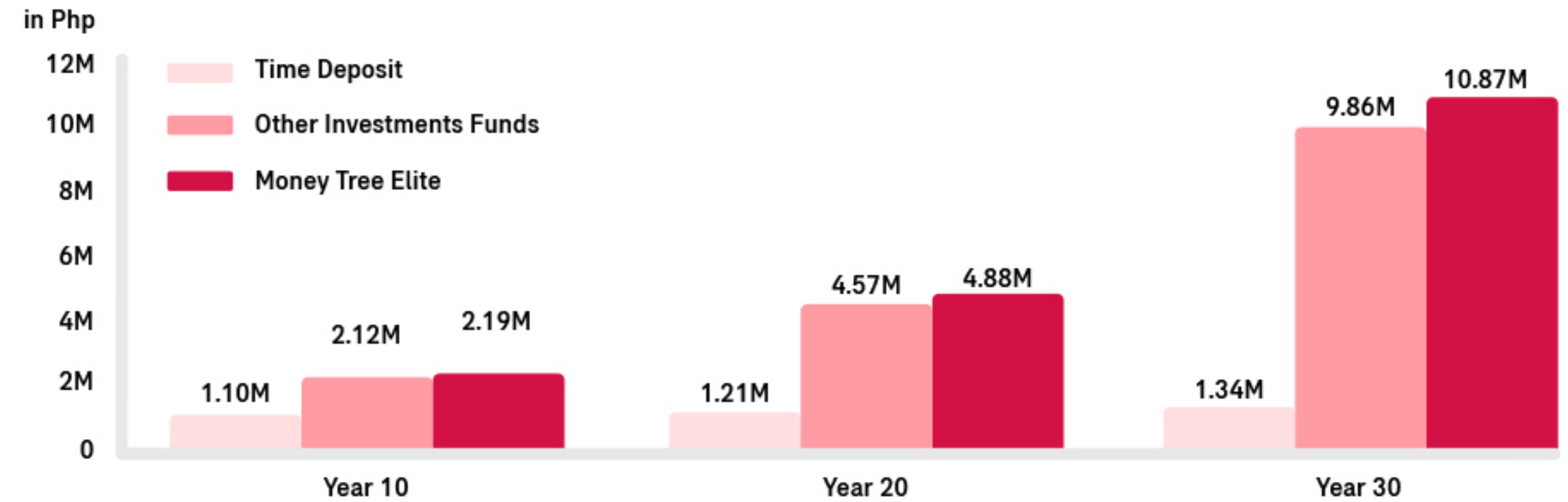
LEARN HOW TO GROW YOUR WEALTH WITH **MONEY TREE ELITE**

You've built your wealth through many years of hard work. Now you can take the next step to maximizing your wealth's growth potential so you and your family can continue enjoying the good life now and in the future.

With Money Tree Elite, we can help you plan for this.

Take your next financial step with Money Tree Elite!

It's a single-pay variable-life insurance plan that maximizes your money's growth potential. It has no entry fee, plus you get guaranteed life insurance coverage for at least 125% of your investment!



Graph is for illustration purposes only.

Make the most out of your investment with Money Tree Elite

KEY BENEFITS:

- Enjoy higher long-term growth potential through access to funds expertly managed by AIA Philippines. You may also receive additional loyalty bonus that can increase your investment.
- Have full control in managing your plan based on your investment goal and risk appetite. Choose your desired investment fund, switch funds, change fund allocations, or add to your investment anytime you want with no additional cost.
- Have a guaranteed life insurance benefit of at least 125% of your initial investment regardless of the prevailing market conditions.
- Get more comprehensive coverage through additional benefits. You have the option to increase your life insurance coverage or get additional cash benefits in case of severe accident and critical illness.

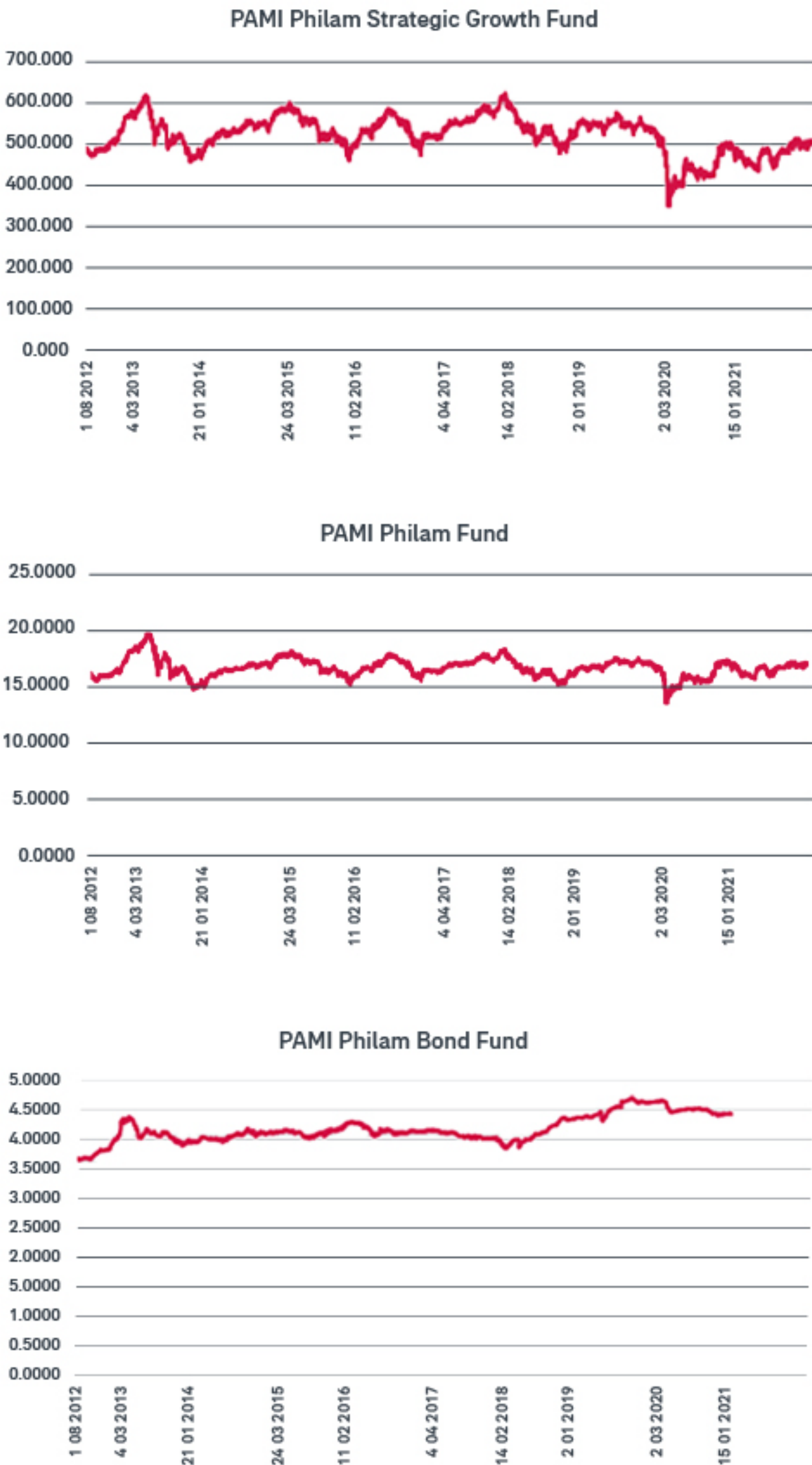
Where is your money invested?

Your payments will go into funds that invest in Philam Asset Management, Inc. (PAMI) mutual funds. It is a multi-awarded asset management company that is able to deliver impressive fund performance over the years. You can choose which funds matches your financial goals and risk appetite. And if your goals change, you can also change your funds anytime.

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

NOTE: Growth since inception refers to the cumulative returns and are net of fees from August 1, 2012 to September 30, 2019. Returns refers to the growth of the Net Asset Value per Unit and does not include premium charge and cost of insurance charges.

PAMI Fund Performance





ABOUT AIA PHILIPPINES

AIA Philippines is the country's premier life insurance company

STRONG AND STABLE PARTNER

For over 70 years, AIA Philippines continues to be a strong and stable partner. Our financial strength is a result of strong growth, profitability, and sound financial management.

Php 291.6 Billion

Total Assets

Php 5.5 Billion

Net Income

Php 18.5 Billion

Gross Premium

Php 1.9 Billion

Paid Up Capital

Php 80.2 Billion

Net Worth

Based on 2020 AIA Philippines Audited Financial Statement

Almost 800,000 individual policies

Almost 1,000,000 insured group members

PHP1.39 billion in capital for its life insurance license

Excess capital 4x the amount set by the Insurance Commission

PHP500 million in capital for its non-life insurance license

Over 5,000 group policies issued

Based on 2020 Annual Report





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, and (2) any Policy Charges that have been deducted against the account value.

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.

Version February 2022

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



Call (02) 8 528 2000