

AIA ALL-IN-ONE

ALL-OUT PROTECTION, ALL OUT IN LIFE!



Make sure that your love lives on, and life goes on protected from life's major worries.



PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

AIA ALL-IN-ONE

With AIA All-In-One, you get a comprehensive whole life insurance plan that will provide you with coverage against the four major risks in life - untimely death, accidents, disability and even critical illnesses. Now that's peace of mind!



Juan (age 40, non-smoker) decided to get an AIA All-in-One plan that will give him up to P5 Million worth of claimable benefit against the four major risks in life for less than P250* a day for 10 years.

*P247.00 per day

HOW IT WORKS



Life Insurance Coverage

Through this coverage, Juan's loved ones will get 100% of his plan's Life Insurance Coverage which equals to P1,000,000 if he were to meet an untimely death.



Personal Accident (PA) Coverage

If Juan gets into an accident that leads to his untimely death, an additional P1,000,000 will be given to his beneficiaries. If the accident is caused by Acts of Nature or if it happens while he is riding a qualified Public Transportation, his beneficiaries will receive an additional P2,000,000 instead.



Total & Permanent Disability (TPD) Coverage

In the unfortunate event that Juan suffers a debilitating bodily injury or disease, he'll receive an amount equal to the full TPD Coverage of P1,000,000. After claiming this benefit, Juan would still have his Life Insurance Coverage up to age 100.



Critical Illness Coverage

In case Juan gets diagnosed with any of the 10 covered Critical Illnesses* such as Cancer and Heart Attack, he will receive a cash benefit worth P1,000,000. After this, his Life Insurance Coverage remains intact up to age 100.



Enhanced Waiver of Premium Rider

Juan can even add this unique supplementary benefit that will waive his total premium in case of TPD or upon diagnosis of a covered Critical Illness.



Philam Vitality

Not only will Juan live healthier, longer and better, he will also receive rewards for it with Philam Vitality.

*Covered Critical Illnesses: Cancer, Coma, End Stage Lung Disease, Heart Attack, HIV due to blood transfusion and occupationally acquired HIV, Kidney Failure, Liver Cirrhosis, Stroke, Terminal Illness, and Vital Organ Transplant. For 5-pay variant of the product, 10 CI will be an optional rider if the base plan is at Php 5,000,000 and up.

Payment of benefits are subject to the terms, conditions, definitions, exclusions, and limitations found in the policy contract.

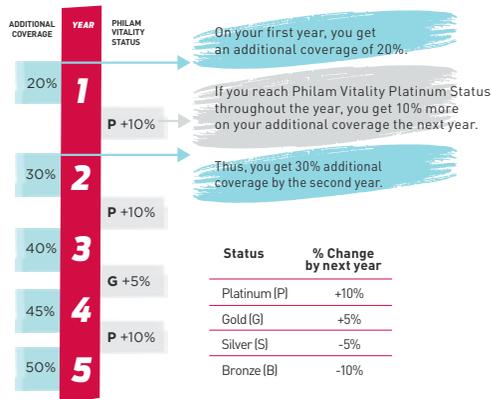
LIVE ACTIVE AND ENJOY MORE REWARDS WITH PHILAM VITALITY

AIA All-In-One is powered by Philam Vitality—a science-backed wellness program that rewards you for taking steps towards a healthier life.

The healthier you get, the more points you earn, the bigger rewards you get. It's that simple!



With Philam Vitality, you immediately get an upfront increase of 20% on your coverage. This can even go up to 50% depending on your Philam Vitality Status. Just keep making efforts to live healthy so you can earn more points and get a higher Philam Vitality Status.



Your additional coverage can change depending on your Philam Vitality Status.

Let's continue the conversation.

Call (02) 8528-2000 philamlife.com [AIAPhilamLife](https://www.facebook.com/AIAPhilamLife)

REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to it for the full details on the Critical Illness definitions, exclusions including the pre-existing conditions, and other limitations. If after reading the Policy Contract, you decide that this plan is not suitable to your needs, simply return it to Philam Life within fifteen (15) days from the date you or your authorized representative received it and we will refund to you the total premiums you paid.

The Philippine American Life and General Insurance Company (AIA Philam Life) is the country's premier life insurance company. Established on 21 June 1947, AIA Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philam Life has P291.38 billion in total assets as of 31 December 2019, while serving over 500,000 individual policyholders and over 1,500,000 insured group members.

AIA Philam Life 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-Philam Life Assurance Company (BPLAC) and Philam Asset Management Inc. (PAMI).

AIA Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

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