



PHILAM LIFE

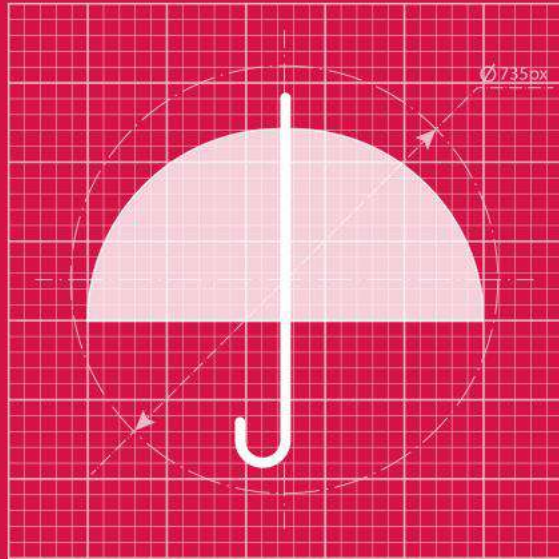
HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

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 professional and expert fund managers from AIA Investment Management and 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 such as:

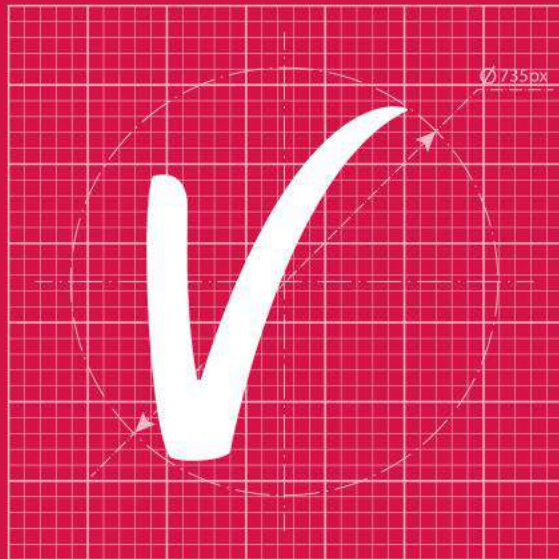
Total and Permanent Disability (TPD)

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 Vitality program, he can receive different rewards and other benefits just by staying healthy. With 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 THE FREE-LOOK PERIOD



If after reading the Policy Contract, you decide that this plan is not suitable to your needs, simply return it to AIA Philam Life 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) Vitality Membership Fee, if attached to the plan.

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 products and services through its subsidiary- BPI-Philam Life Assurance Company (BPLAC).

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. Vers. April 2021

LET'S CONTINUE THE CONVERSATION



Call (02) 8528-2000



philamlife.com



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