

FREQUENTLY ASKED QUESTIONS

A. Program Overview

1. What is the AIA Philam Life Premium Club all about?

The AIA Philam Life Premium Club is a customer loyalty program that rewards preferred AIA Philam Life customers with exclusive benefits and privileges that are anchored to the Company's brand promise of enabling its customers to live Healthier, Longer, and Better Lives.

2. What changes are going to be implemented with the new AIA Philam Life Premium Club?

With the new program mechanics, you will now be given the flexibility to choose your own rewards that will help you with your personal journey towards wellness.

You will be awarded with points for doing certain activities to your policy such as – paying for your premium on time, updating your contact information, enrolling into ePlan, enrolling your policy to our auto-charge arrangement, making a top-up on variable unit-linked policies, and many more!

You also get to enjoy additional points throughout the year by simply updating your contact information during your birth month, keeping your policy intact until your next membership anniversary, and for simply paying for your premium on time.

You can choose where to redeem your points in exchange for rewards from dining, shopping, wellness, and travel partner merchants. Now, you can use your rewards whenever and however which way you want, even at the comfort of your own home.

3. Why did the mechanics change?

We revisited the current mechanics to ensure that you, our AIA Philam Life Premium Club member, will continue to receive relevant and exclusive privileges as we all adapt to the new normal brought about by the pandemic.

4. When will the new program mechanics be implemented?

The new program mechanics will commence on January 1, 2021.

B. Membership Eligibility

1. How do I become an AIA Philam Life Premium Club Member? Will the criteria for eligibility also change?

You may qualify to the AIA Premium Club if you are able to maintain an annual aggregate premium of at least Php 200,000 based on the following:

- Sum of all annual premiums for all in-force, premium paying, regular-pay policies¹ includes waived premium due to disability, excluding paid up policies, and
- 10% of all single-pay policies² (based on initial investment and not on the current account value)
- 10% of all top-ups made since January 1, 2018, net of withdrawals made during membership year; applies year on year³

The AIA Philam Life Premium Club program eligibility, guidelines, benefits, and program mechanics are subject to periodic review and may change as AIA Philam Life deems necessary.

1 - Regular pay policies are paid monthly, quarterly, semi-annually and annually for a prescribed number of years.

2 - Single pay policies are one-time premium payment only.

3 - Top-ups are additional premiums paid on top of a policy to increase amount of investment and coverage. Only top-ups made from January 2018 are considered.

2. How will I know if I am qualified to the AIA Philam Life Premium Club?

If you are deemed eligible, you will receive a Philam Life Premium Club Welcome Kit via e-mail which contains a welcome letter, digital membership kit (program overview, qualifications, benefits, redemption guide, partner sites), and the online rewards catalog link.

3. Does the membership to the AIA Philam Life Premium Club expire?

Your membership status is in effect for one (1) year and may be renewed annually provided that your insurance policies remain active and the total combined annual premium meets the minimum premium requirement.

Your Premium Club membership is subject to review and renewal one (1) month before your membership anniversary. You will receive a notice of Premium Club membership status on your membership anniversary.

C. Program Benefits

1. Are the benefits the same regardless of how much premium an AIA Philam Life Premium Club member has?

The AIA Philam Life Premium Club benefits will depend on your membership tier, as follows:

Membership Tier	Total Combined Annual Net Premium
Tier 1	Php 1,500,000 and up
Tier 2	Php 500,000 to Php 1,499,999.99
Tier 3	Php 250,000 to Php 499,999.99
Tier 4	Php 200,000 to Php 249,999.00

Your membership tier is in effect for a period of one (1) year and will be renewed on your membership anniversary.

Please note that the AIA Philam Life Premium Club program eligibility, guidelines, benefits, and program mechanics are subject to periodic review and may change as AIA Philam Life deems necessary.

2. How does the AIA Philam Life Premium Club membership tier affect my benefit?

You will enjoy higher points as you go up the membership tier. The higher your tier is, the higher the rewards you get to enjoy.

3. What benefits can I enjoy from the new AIA Philam Life Premium Club?

Starting January 1, 2021, all AIA Philam Life Premium Club members can enjoy the following –

- eGifts of your choice - Choose rewards of your liking from our shopping, health and beauty, dining, and travel partners nationwide. PLUS! Exclusive access to partner merchants
- Higher Points Awarded - Enjoy higher points as you go up the membership tier. The higher your tier is, the higher the rewards you get to enjoy!
- Exclusive Perks - Receive outright welcome points upon launch* and bonus points during your birthday and membership anniversary.
- Complimentary One Year Philam Vitality Membership – jumpstart your journey to health with a science-backed wellness program
- Priority Servicing – Enjoy dedicated customer touchpoints for your various transactions and requests.

* Applicable only for existing AIA Philam Life Premium Club customers as of December 31, 2020 only

4. How do I earn points?

AIA Philam Life Premium Club members can earn the following points per type of transaction --

	Rewards Earning Transaction	Points Awarded
1	Welcome points A Premium Club Exclusive! Given one time upon program launch in January 2021 for existing AIA Philam Life Premium Club customers as of Dec 31, 2020	Tier 1: 5,000 points per customer Tier 2: 3,500 points per customer Tier 3: 1,500 points per customer Tier 4: 1,000 points per customer
2	Enroll into ePlan	5 points per policy
3	View your ePolicy in ePlan	5 points per policy
4	Pay subsequent premium for a policy A Premium Club Exclusive! Points awarded are higher per tier than what a non-Premium Club member receives for the same activity.	Tier 1: 6 points per Php 500 paid per policy Tier 2: 5.75 points per Php 500 paid per policy Tier 3: 5.50 points per Php 500 paid per policy Tier 4: 5.25 points per Php 500 paid per policy
5	Make a top-up A Premium Club Exclusive! Points awarded are higher per tier than what a non-Premium Club member receives for the same activity.	Tier 1: 6 points per Php 500 paid per policy Tier 2: 5.75 points per Php 500 paid per policy Tier 3: 5.50 points per Php 500 paid per policy Tier 4: 5.25 points per Php 500 paid per policy
6	Holiday Bonus points A Premium Club Exclusive! Awarded to policies that were paid promptly on or before your due date for the past year with no missed or late payments	Tier 1: 6 points per Php 500 paid per policy Tier 2: 5.75 points per Php 500 paid per policy Tier 3: 5.50 points per Php 500 paid per policy Tier 4: 5.25 points per Php 500 paid per policy
7	Modal Payment change to Annual Applicable only for existing policies under Semi-Annual, Quarterly, and Monthly payment mode	5 points per policy
8	Birthday Bonus points A Premium Club Exclusive! Awarded only if you update your contact information with us during your birth month	100 points per customer per year
9	Update contact information	10 points per policy per customer per year
10	Membership Anniversary Bonus points A Premium Club Exclusive! Awarded on your membership anniversary.	Tier 1: 5,000 points per customer Tier 2: 3,500 points per customer Tier 3: 1,500 points per customer Tier 4: 1,000 points per customer
11	Enroll your policy into an Auto Charge Arrangement (eACA) or recurring payment facility	10 points per policy

Points are updated every month and will always reflect the latest points as of the end of the previous month.

5. How will I know my total points earned?

You will receive an e-mail advisory every month containing a unique customer link which will show how much accumulated points you have received to date from all your policies as well as your rewards catalog.

It is important to make sure that your contact details in our records is updated because these are advisories are sent directly to your e-mail. You may update your contact information through your ePlan, through your financial advisor, or through any of AIA Philam Life's customer touchpoints.

Soon, you will also be able to easily see your points from your ePlan portal. We will advise you once this feature becomes available.

6. I already updated my contact information. How can I request for the unique customer link to be resent to me?

You may request for a copy of your unique customer link by sending an e-mail to philampremium@aia.com.

7. How can I log in to see my points and the rewards catalog?

To log-in, please type the first letter of the first name and the full last name of the policyowner as your password in ALL CAPS with no space. For example, if the policyowner's name is JUAN ANDRES JOSE DELA CRUZ, please type JDELACRUZ. Please remember to use the name that you wrote during policy application.

Please note that you will be prompted to change your password upon successful log-in.

If you are still unable to log-in, please send an e-mail to philampremium@aia.com and an AIA Philam Life customer service representative will gladly assist you.

8. What will happen to my current benefits as an existing AIA Philam Life Premium Club Member?

As an existing AIA Philam Life Premium Club member, you will continue to enjoy your current eGifts until the end of the voucher's validity period. For example, the Christmas eGift voucher issued in December 2020 will still be valid for one (1) year from the time of its issuance. We highly encourage you to avail of any unused benefits before the expiration of the voucher's validity.

9. What will happen to my points and rewards if my total combined annual premium does not meet the minimum premium requirement anymore due to policy lapsation or surrender?

It is important to keep all your policies in-force because all points accumulated by the lapsed or surrendered policy will be forfeited. In addition, if a lapsed policy is reinstated, all points previously accumulated will not be retroactively applied.

If you are a multiple policyowner, only the points of the lapsed or surrendered policy will be forfeited. You can still use your points from your in-force policies to redeem rewards. However, the exclusive perks and premier rewards that were originally available to you will no longer be made available to you as you will be led to the rewards catalog page of non-Premium Club members.

Previously redeemed rewards from the catalog will however not be forfeited.

10. How can I avail of my complimentary Philam Vitality membership?

The complimentary Philam Vitality membership can be activated by providing your confirmation through the AIA Philam Life Premium Club website or at <https://philam.giftaway.ph/premiumclub/>.

11. Do I automatically get a complimentary Philam Vitality Membership upon renewal of my Premium Club membership?

No. You would need to reach a Silver Philam Vitality status on or before your Premium Club anniversary to continuously enjoy your complimentary Philam Vitality membership. To achieve the Silver Philam Vitality status, you will need to achieve at least 10,000 points by taking active steps in knowing and improving your health. You may visit the Philam Vitality website at <https://www.philamvitality.com/vmp-ph> for more details.

12. If I am an existing Philam Vitality member, do I get another card when I qualify for the AIA Philam Life Premium Club program?

No. The existing Philam Vitality card will be retained while the annual membership fee will be waived on the next membership billing cycle.

13. I lost my existing Philam Vitality card, where can I request for a new one?

If you lose your membership card, you may use the eCard version available in the Philam Vitality core mobile app to avail your Philam Vitality benefits.

14. Can I transfer my points to a different policyowner or to my beneficiary?

No. Points are for the exclusive use of the policyowner to whom it was awarded to and are non-transferable to other policyowners or beneficiaries.

D. Rewards Redemption

1. Is there a minimum number of points that I need to meet before I can avail my rewards?

A minimum of 1,000 points is required for you to start redeeming your rewards. For every 1000 points accumulated, you earn a Php 200 eGift reward that you can choose to redeem from a wide array of merchants available nationwide including leading supermarkets, department stores, online and retail shops, dining outlets, and many more.

2. How can I redeem my reward?

To redeem your eGift, you simply need to click and access the secure link that will be sent via e-mail. You may browse through the rewards catalog and choose the merchant where you would want to redeem your voucher in exchange of available points.

Once redeemed, you may use your eGift found under the 'My Rewards' tab of your AIA Philam Life Rewards page. You may also choose to have a copy of the voucher sent directly to your mobile via SMS.

3. Do my points and vouchers expire?

Reward points do not expire. You may choose to redeem these points in exchange for eGifts anytime throughout the program.

However, please be mindful that redeemed vouchers have specific validity dates for up to when it can be claimed. We encourage you to check the validity dates of every redeemed voucher to ensure that you claim your redeemed reward before the validity period ends.

4. Can a redeemed voucher be shared to a different policyowner or to my beneficiary?

Yes, redeemed vouchers can be transferred to whomever you wish to share the voucher with by simply sending a copy of the voucher to the recipient's mobile number.

E. Know more about the AIA Philam Life Premium Club

1. Where can I learn more about the new AIA Philam Life Premium Club?

Your financial advisor will be able to assist you on any inquiries or concerns regarding the AIA Philam Life Premium Club.

You may also check out <https://www.philamlife.com/en/premiumclub.html> for more details about this program.

Lastly, you may also reach out to us through any of the following customer service channels --

- Philam Life Premium Club Hotline – (02) 8528-5252
- Philam Life Premium Club E-Mail – philampremium@aia.com
- Philam Life Customer Service Center (CSC) nearest you. Click here -- <https://www.philamlife.com/en/help-support/locate-us.html> -- to locate the branch nearest your area
- AYA of Philam Life via Facebook Messenger