

FREQUENTLY ASKED QUESTIONS

A. Program Overview

1. What is the AIA Philippines Premium Club all about?

- The AIA Philippines Premium Club is a customer loyalty program that rewards preferred AIA Philippines 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 Philippines 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 MyAIA, 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 Philippines 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 Philippines Premium Club Member? Will the criteria for eligibility also change?

- You may qualify to the AIA Philippines 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 Philippines Premium Club program eligibility, guidelines, benefits, and program mechanics are subject to periodic review and may change as AIA Philippines 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 Philippines Premium Club?

- If you are deemed eligible, you will receive an AIA Philippines 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 Philippines 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.

C. Program Benefits

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

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

2. How does the AIA Philippines 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 Philippines Premium Club?

- Starting January 1, 2021, all AIA Philippines 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 bonus points during your birthday¹ 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

1 – Birthday bonus points will only be given if you update your customer information during your birth month.

4. How do I earn points?

- AIA Philippines Premium Club members can earn the following points per type of transaction –

	Rewards Earning Transaction	Points Awarded
1	Enroll into MyAIA 5 points per policy	5 points per policy
2	View your ePolicy in MyAIA	5 points per policy
3	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
4	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
5	Payment made on time 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
6	Modal Payment change to Annual Applicable only for existing policies under Semi-Annual, Quarterly, and Monthly payment mode	5 points per policy
7	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
8	Update contact information	10 points per policy per customer per year
9	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
10	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 MyAIA, through your financial advisor, or through any of AIA Philippines's customer touchpoints.

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 premiumclub@aia.com.

7. I'm new to Premium Club. How do I register my rewards account?

- **Step 1:** You will receive an email coming for AIA Philippines Premium Club with the unique link for your rewards account. Click on your unique customer link and it will open on your browser.

Step 2: It will ask you for your temporary password:

Temporary Password: first letter of your first name + full last name + your birth month (in numerical format) in ALL CAPS and with no spaces. (Ex. For Juan Dela Cruz who was born in August, temporary password is JDELACRUZ08)

Note For clients who joined AIA Philippines before April 2022, no need to include your birth month on the temporary password.*

Step 3: It will now ask for you to input your email as your username and to nominate a new password for your rewards account.

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

- **Step 1:** Click on your unique customer link on the email you received from AIA Philippines Premium Club. Alternatively, you can also go to <https://aiaphilippinesrewards.com>.

Step 2: It will then ask you to input your username (email) and password that you nominated when you first registered your rewards account.

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 AIA Vitality membership?

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

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

- No. You would need to reach a Silver AIA Vitality status on or before your Premium Club anniversary to continuously enjoy your complimentary Philam Vitality membership. To achieve the Silver AIA 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 AIA Vitality website at <https://www.aia.com.ph/en/our-products/vitality-redirect.html> for more details.

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

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

13. I lost my existing AIA 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 AIA Vitality core mobile app to avail your AIA 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 eGifts using my reward points?

- Step 1: Register/login to your rewards account using the instructions above.
Step 2: Click on "REWARDS CATALOG" tab.
Step 3: Select your preferred merchant from the list.
Step 4: Once you have selected a merchant, click on the "REDEEM" button underneath that merchant's logo to redeem a voucher.
Step 5: A pop up will appear to confirm if you want to redeem Php XXX from your selected merchant using XXXX points. Click "PROCEED" to confirm.
Step 6: Once confirmed, a pop up will appear to show you have successfully redeemed your voucher which can now be found on the "MY REWARDS" tab. Click on "VIEW MY REWARDS".
Step 7: On "MY REWARDS" tab, select the voucher you have redeemed and click on "SEND VIA SMS". Input the mobile number you would like to send the voucher to and click "PROCEED".

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 Philippines Premium Club

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

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

You may also check out <https://www.aia.com.ph/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 --

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