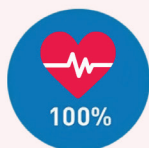




Secure the future of your loved ones with
BPI AIA's Life Protect Health Direct



Have peace of mind with **Life Protect Health Direct**, a 10-year health plan that protects you and your loved ones from life's uncertainties. Life Protect Health Direct gives you financial support upon diagnosis of a covered critical illness, terminal illness or untimely death.



Receive 100% of the plan's face amount if diagnosed with any of the 34 covered critical illnesses, to make recovery lighter and less worrisome.



Your loved ones receive 100% of the face amount in the event of your death, to help secure their future even when you're no longer around.



Receive 100% of the plan's face amount if diagnosed with a terminal illness, to help you and your loved ones during a time of need.



Get back 50x your monthly premiums paid if you reach the end of your plan's 10th year healthy and free from critical illnesses.

+ 34 Covered Critical Illnesses

Cancer	Aplastic Anemia	Loss of Hearing	Paralysis
Cerebrovascular Stroke	Bacterial Meningitis	Loss of Limbs	Parkson's Disease
Coronary Artery Bypass Surgery	Benign Brain Tumor	Loss of sight	Poliomyelitis
Heart Attack	Cardiomyopathy	Loss of Speech	Progressive Bulbar Palsy
Kidney Failure	Coma	Major Burns	Progressive Muscular Artrophy
Liver Cirrhosis	Viral Encephalitis	Motor Neuron Disease	Severe Brain Damage
Vital Organ Transplant	Fulminant Viral Hepatitis	Multiple Sclerosis	Surgery to Aorta
Alzheimer's Disease	Primary Pulmonary Arterial Hypertension	Muscular Dystophy	Total & Permanent Disability
Amyotrophic Lateral Sclerosis	Heart Valve Surgery		



Conditions on Critical Illness & Terminal Illness Benefits:

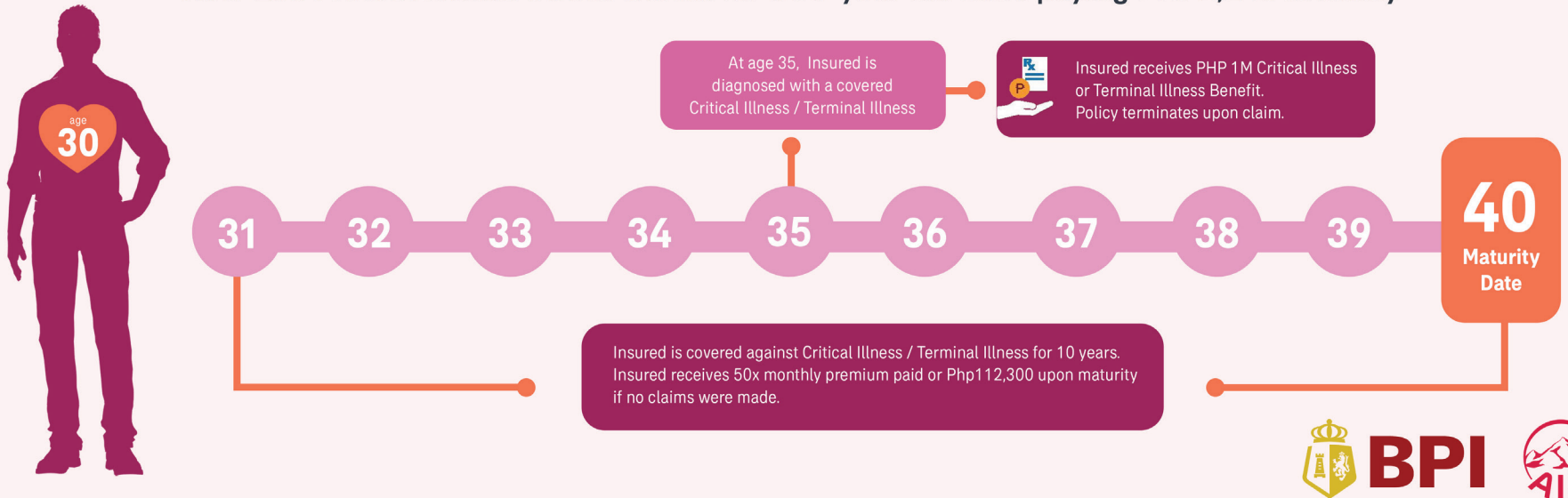
- The Critical Illness or Terminal Illness must manifest 180 days after Policy Effective Date to be eligible for a Critical Illness or Terminal Illness Claim.
- The Policy will be terminated upon payment of Critical Illness or Terminal Illness Benefit.
- Pre-existing conditions are not covered.

Pre-Existing Condition Means

Any illness or condition occurring before the Effective Date of your Policy or the approval date of the latest Reinstatement, if any, which satisfy the following conditions:

- any professional advice or treatment was given for such illness or condition;
- such illness or condition was in any way evident to the Insured which would cause an ordinarily prudent person to seek diagnosis, care or treatment; or
- the pathogenesis of such illness has started whether or not the Insured is aware of such illness or condition.

How Life Protect Health Direct works: for a 30-year old male paying PHP2,246 monthly



ABOUT BPI AIA

BPI AIA LIFE ASSURANCE CORP. (BPI AIA) is a strategic alliance between two leading companies in the country: AIA Philippines Life and General Insurance Company (formerly AIA Philam Life) and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the Philippines and the market leader for over 70 years. BPI is a leading commercial bank in the country with over 170 years of experience in the local banking industry and an extensive branch network of more than 700 branches and over 1,000 ATMs. BPI AIA's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of these two trusted companies, BPI AIA policy holders are assured that their insurance is backed by financial strength and stability.

REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK PERIOD

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UPON RECEIVING THE POLICY CONTRACT, YOU MAY REFER TO THE DOCUMENT FOR FULL DETAILS ON THE DEFINITIONS AND EXCLUSIONS, INCLUDING THE PRE-EXISTING CONDITIONS, AND OTHER LIMITATIONS. IF YOU DECIDE THAT THIS PLAN IS NOT SUITABLE TO YOUR NEEDS AFTER READING THE POLICY CONTRACT, SIMPLY RETURN THE DOCUMENT TO BPI AIA WITHIN FIFTEEN (15) DAYS FROM THE DATE WHEN YOU OR YOUR AUTHORIZED REPRESENTATIVE RECEIVED IT AND WE WILL REFUND TO YOU THE PREMIUMS YOU PAID.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. (BPI AIA) ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.

THE MATERIAL CONTAINS ONLY A BRIEF DESCRIPTION OF THE PRODUCT AND IS FOR ILLUSTRATION PURPOSES ONLY. THE COMPLETE TERMS AND CONDITIONS ARE FOUND IN THE POLICY CONTRACT. IN THE EVENT OF CONFLICT BETWEEN THIS MATERIAL AND THE POLICY, THE POLICY SHALL PREVAIL.