



# Aspire

*Aspire for more.* Express your love by protecting what you have.







# Aspire for more with **BPI AIA Aspire.**

Protect what you have with double protection and guaranteed payouts.

## Guaranteed Cash Payouts

Policy Owner will receive guaranteed cash payouts equal to 10% of the Face Amount **every other year** up to age 100 of the Insured, if the Insured is still alive during the payouts.

*5-year pay: Starting at the end of 5th policy year and every other year up to age 100  
10/20-year pay: Starting at the end of 6th policy year and every other year up to age 100*

## Non-guaranteed Dividends

The policy is eligible to receive dividends, when available to the policy, that may be paid out in cash or left with BPI AIA to accumulate.

## 10 Critical Illnesses

Provides additional coverage in case you get diagnosed with any of the listed Critical Illnesses prior to age 75.

- Cancer
- Coma
- End Stage Lung Disease
- Heart Attack
- Stroke
- Vital Organ Transplant
- HIV due to Blood Transfusion and Occupationally Acquired HIV
- Kidney Failure
- Liver Cirrhosis
- Terminal Illness

## 200% Guaranteed Death Benefit

A guaranteed death benefit equal to 200% of the Face Amount will be provided upon the death of the insured up to age 100.

## Total and Permanent Disability Coverage

Additional coverage that provides lumpsum cash benefit in case of Total and Permanent Disability due to bodily injury or disease.

## Enhanced Waiver of Premium

Waives the Base and Rider premiums in case you get totally and permanently disabled or upon diagnosis of any of the covered Critical Illnesses.

## 200% Maturity Benefit

Policy Owner will receive a lump sum amount equal to 200% of the Face Amount upon maturity, if Insured is still alive at age 100.

## Personal Accident Coverage

Additional benefit that provides cash benefit if the Insured gets into an unfortunate accident.

## Enhanced Medical Benefit Rider

Receive financial support to pay for medical expenses in case of hospitalization and emergency treatment, have access to our wide range of accredited hospitals, and doctors, and utilize our health and wellness services

## RIDERS ATTACHABLE TO POLICIES WITH MINOR (JUVENILE) INSURED

### Payor's Benefit on Death and Disability

Waives the total premium in case of death or Total & Permanent Disability of the Policy Owner. It ensures that the policy and the guaranteed benefits are unaffected in case the unexpected happens to the Policy Owner.

### Payor's Term Benefit

Beneficiaries will receive additional lumpsum cash benefit in case of the Policy Owner's untimely death.





# Karl

AGE: 45

GENDER: MALE

PAY PERIOD: 10-PAY

FACE AMOUNT: PHP2,000,000

ANNUAL PREMIUM: PHP469,010

TOTAL PREMIUMS TO BE PAID: PHP4,690,100

10-pay period

AGE 45 47 49 51 53 54 55 57 59 61 63 65 67 69 71 73 75 77 79 81 83 85

- Karl buys BPI AIA Aspire for himself.

## Guaranteed Cash Payouts

Karl will start receiving 10% of his plan's face amount at the end of his 6th policy year and then **every other year** as long as he lives.

= Php 200,000 x 18 Cash Payouts

Total Guaranteed Cash Payouts:  
PHP 3,600,000

## Guaranteed Death Benefit

\*up to age 100

Karl unexpectedly passes away.

= Face Amount x 200%

Total Guaranteed Death Benefit:  
PHP 4,000,000

 Payout Age

 Non-Payout Age



## REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK PERIOD

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 ACCORDING TO THE CONTRACT PROVISIONS.

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

## ABOUT BPI AIA

BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country – Bank of the Philippine Islands (BPI) and AIA Philippines Life and General Insurance Company (formerly Philam Life). BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 850 branches and 2,500 ATMs and CAMs. AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

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

## ABOUT AIA

AIA GROUP LIMITED AND ITS SUBSIDIARIES (COLLECTIVELY "AIA" OR THE "GROUP") COMPRISE THE LARGEST INDEPENDENT PUBLICLY LISTED PAN-ASIAN LIFE INSURANCE GROUP. IT HAS A PRESENCE IN 18 MARKETS – WHOLLY-OWNED BRANCHES AND SUBSIDIARIES IN MAINLAND CHINA, HONG KONG SAR(1), THAILAND, SINGAPORE, MALAYSIA, AUSTRALIA, CAMBODIA, INDONESIA, MYANMAR, NEW ZEALAND, THE PHILIPPINES, SOUTH KOREA, SRI LANKA, TAIWAN (CHINA), VIETNAM, BRUNEI AND MACAU SAR(2), AND A 49 PER CENT JOINT VENTURE IN INDIA. IN ADDITION, AIA HAS A 24.99 PER CENT SHAREHOLDING IN CHINA POST LIFE INSURANCE CO., LTD.

THE BUSINESS THAT IS NOW AIA WAS FIRST ESTABLISHED IN SHANGHAI MORE THAN A CENTURY AGO IN 1919. IT IS A MARKET LEADER IN ASIA (EX-JAPAN) BASED ON LIFE INSURANCE PREMIUMS AND HOLDS LEADING POSITIONS ACROSS THE MAJORITY OF ITS MARKETS. IT HAD TOTAL ASSETS OF US\$289 BILLION AS OF 30 JUNE 2024.

AIA MEETS THE LONG-TERM SAVINGS AND PROTECTION NEEDS OF INDIVIDUALS BY OFFERING A RANGE OF PRODUCTS AND SERVICES INCLUDING LIFE INSURANCE, ACCIDENT AND HEALTH INSURANCE AND SAVINGS PLANS. THE GROUP ALSO PROVIDES EMPLOYEE BENEFITS, CREDIT LIFE AND PENSION SERVICES TO CORPORATE CLIENTS. THROUGH AN EXTENSIVE NETWORK OF AGENTS, PARTNERS AND EMPLOYEES ACROSS ASIA, AIA SERVES THE HOLDERS OF MORE THAN 42 MILLION INDIVIDUAL POLICIES AND 16 MILLION PARTICIPATING MEMBERS OF GROUP INSURANCE SCHEMES.

AIA GROUP LIMITED IS LISTED ON THE MAIN BOARD OF THE STOCK EXCHANGE OF HONG KONG LIMITED UNDER THE STOCK CODES "1299" FOR HKD COUNTER AND "81299" FOR RMB COUNTER WITH AMERICAN DEPOSITARY RECEIPTS (LEVEL 1) TRADED ON THE OVER-THE-COUNTER MARKET UNDER THE TICKER SYMBOL "AAGIY".

### NOTES:

- (1) HONG KONG SAR REFERS TO THE HONG KONG SPECIAL ADMINISTRATIVE REGION.
- (2) MACAU SAR REFERS TO THE MACAU SPECIAL ADMINISTRATIVE REGION.

**Let's continue the conversation.**

 Call (02) 8528 5501  [bpi-aia.com.ph](https://bpi-aia.com.ph)  BPI AIA Life Assurance Corp.

This material contains only a brief description of the product. 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.

Ver. October 2024