

# GET FUTURE READY

with the insurance that you need





# BPI AIA FUTURE READY

No matter your insurance needs, BPI AIA Future Ready prepares you for the future. It comes in three packages—HEALTH, PROTECTION, and LEGACY—to ensure that you get the benefits that suit your needs, be it for medical expenses, life protection, or wealth transfer.

Each package offers 200% Guaranteed Death Benefit, 200% Maturity Benefit\*, Bonus Potential Dividends, and other riders that you may opt to add.

\*Please see appendix for details.



# BE FUTURE READY WITH THE INSURANCE PACKAGE THAT SUITS YOUR NEEDS.



## FUTURE READY HEALTH

Medical Insurance tailored for individuals who want to protect their finances from health concerns and medical costs.

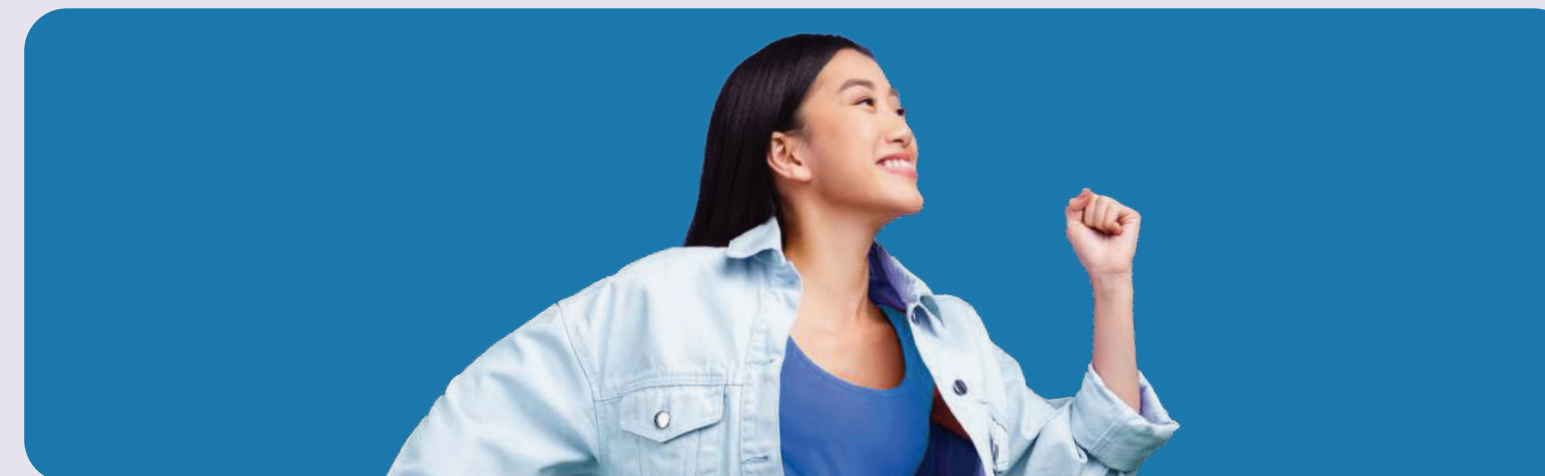
**Insured's age:** from age 0 and up  
**Payment Term:** Pay-to-age 65

### Comes with:

Enhanced Medical Benefit\*\*\*\*  
10 Critical Illnesses  
Hospital Income Benefit  
Enhanced Waiver of Premium

### Optional Riders:

Total and Permanent Disability  
Personal Accident  
Payor's Benefit on Death and Disability\*\*\*  
Payor's Term Benefit



## FUTURE READY PROTECTION

Overall Protection designed for individuals ready to embrace life without worrying about accidents and financial stress.

**Issue age:** from age 0 and up  
**Payment Term:** 5 years-to-pay, 10 years-to-pay, & Pay-to-age 65

### Comes with:

Total and Permanent Disability  
Personal Accident  
Enhanced Waiver of Premium

### Optional Riders:

10 Critical Illnesses  
Enhanced Medical Benefit Rider  
Hospital Income Benefit  
Payor's Benefit on Death and Disability\*\*\*  
Payor's Term Benefit



## FUTURE READY LEGACY

Wealth Protection to help matured individuals provide lasting financial security for loved ones or coverage for business continuity in case of unforeseen events.

**Insured's age:** from age 0 and up  
**Payment Term:** 5 years-to-pay & 10 years-to-pay

### Optional Riders:

Total and Permanent Disability  
Personal Accident  
10 Critical Illnesses  
Hospital Income Benefit  
Enhanced Waiver of Premium  
Payor's Benefit on Death and Disability\*\*\*  
Payor's Term Benefit  
Enhanced Medical Benefit\*\*\*

Each Future Ready package comes with: 200% Guaranteed Death Benefit | 200% Maturity Benefit\* | Bonus Potential Dividends\*\*

Learn more about these benefits in the next pages.

\*Please see appendix for details

\*\*When available to your policy

\*\*\*Included if Insured is a minor (age 0 - 17)

\*\*\*\*Payable and Renewable up to age 80



# LEARN MORE ABOUT THE BENEFITS THAT COME WITH BPI AIA FUTURE READY.

## **Enhanced Medical Benefit Rider (eMBR)**

Receive extra financial support to pay for medical expenses in case of hospitalization. This rider will cover up to 90% of your in-patient hospitalization cost. You also get access to our wide range of accredited hospitals and doctors.

## **10 Critical Illness (10CI)**

This rider waives all future premium payments (except the Medical Benefit rider premium, if attached). This also protects individuals in case they suffer from total and permanent disability or a covered critical illness\*.

## **Hospital Income Benefit (HIB)**

Rest and recover better knowing this benefit will give you daily compensation if ever you're hospitalized due to illness or injury for up to 365 days of confinement.

## **Enhanced Waiver of Premium (EWP)**

This rider waives all future premium payments (except the Medical Benefit rider premium, if attached) if in case you suffer from total and permanent disability or a covered critical illness.

## **Total and Permanent Disability (TPD)**

This will help support you financially through the lump sum amount that you will receive in case you get totally and permanently disabled.

## **Payor's Benefit on Death and Disability (PBDD)**

This rider is perfect for those who are buying this product to insure a loved one. It waives all future premium payments (except the Medical Benefit rider premium, if attached) in case of the Policy Owner/Payor's untimely death or total and permanent disability.

This is automatically included when the Insured is a minor (age 0 - 17).

## **Personal Accident (PA)**

This provides a lump sum amount in case of an accident that results to loss of life or dismemberment and loss of use of various body parts. Get an additional 100% of that amount in case the accident occurred while riding ticketed public transportation or caused by acts of nature such as storms, earthquakes, and related unforeseen disasters.

## **Payor's Term Benefit (PTB)**

This rider is perfect for those who are buying this product to insure a loved one. It provides a lump sum amount in case of untimely death of the Policy Owner/Payor.



# EACH FUTURE READY PACKAGE COMES WITH:



## **200% Guaranteed Death Benefit**

Have confidence in knowing that you can look after your loved ones even when the unexpected happens to you. This benefit ensures that your beneficiaries will receive 200% of your policy's face amount (minus any outstanding loans and interest).



## **200% Maturity Benefit\***

Get 200% of your policy's face amount (minus any outstanding loans and interest) upon reaching age 100.



## **Bonus Potential Dividends\*\***

Get additional potential funds through dividends that you can receive annually when available to your policy.

\*Please see appendix for details.

\*\*When available to your policy.



# FUTURE READY HEALTH



## SAMPLE SCENARIO

Carlos, 30, is a happily married dad-to-be. He wants to secure his family's financial future from medical emergencies and unplanned sickness with the help of **BPI AIA Future Ready Health**.

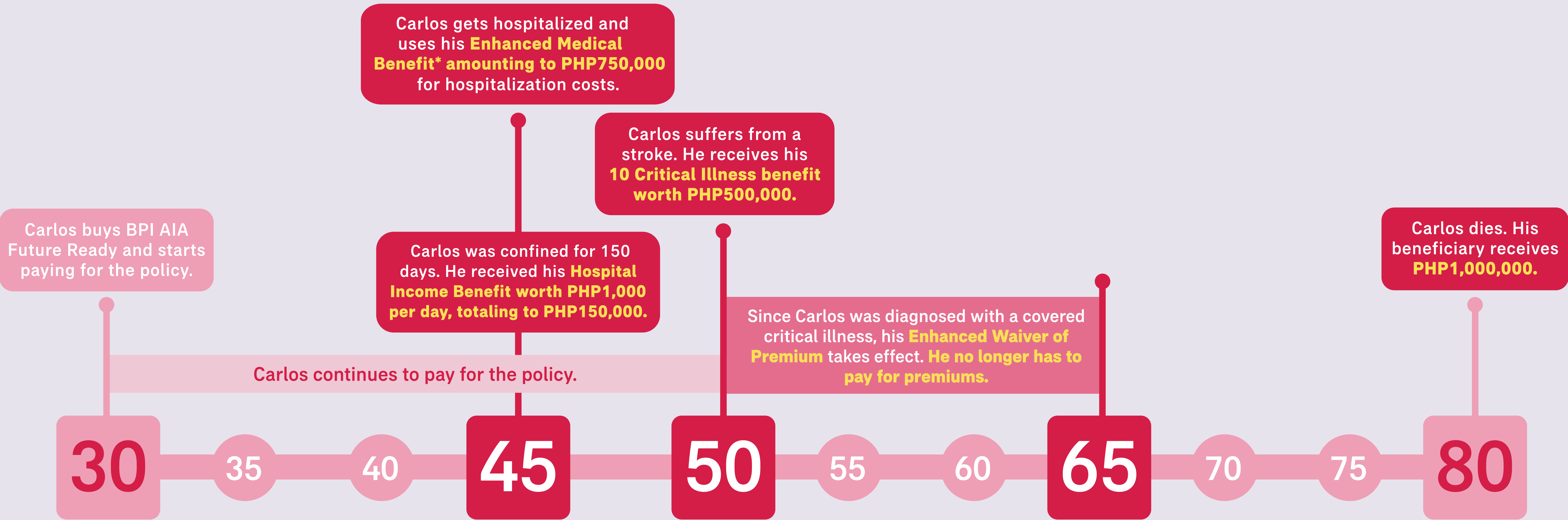
Pay Period: **Pay-to-age-65**  
Face Amount: **PHP500,000**  
Annual Premium: **PHP32,604.96**  
Total Amount of Benefits received: **PHP2,150,000**

## Carlos is FUTURE READY with:

BENEFIT	FACE AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% Guaranteed Death Benefit	PHP500,000	PHP1,000,000
ENHANCED MEDICAL BENEFIT	PHP750,000	PHP750,000
10 CRITICAL ILLNESS	PHP500,000	PHP500,000
HOSPITAL INCOME BENEFIT	PHP1,000 per day	Depends on the number of days confined
ENHANCED WAIVER OF PREMIUM	No need to pay future premiums	
200% Maturity Benefit	Only applicable when Carlos reaches age 100	
Bonus Potential Dividends	Only applicable when available to the policy	

## Carlos can add the following Optional Riders:

- Total and Permanent Disability
- Personal Accident



Face Amount: the amount where your 200% Guaranteed Death Benefit will be based on.  
Premium Payment: the amount that you pay for your policy to stay in force.  
\*Covers up to 90% of medical costs subject to plan limits and conditions.



# FUTURE READY PROTECTION



## SAMPLE SCENARIO

Bianca, 30, is a breadwinner who thrives in her career. To enjoy more time with her family without worrying much about accidents or such, she decides to secure herself with **BPI AIA Future Ready Protection**.

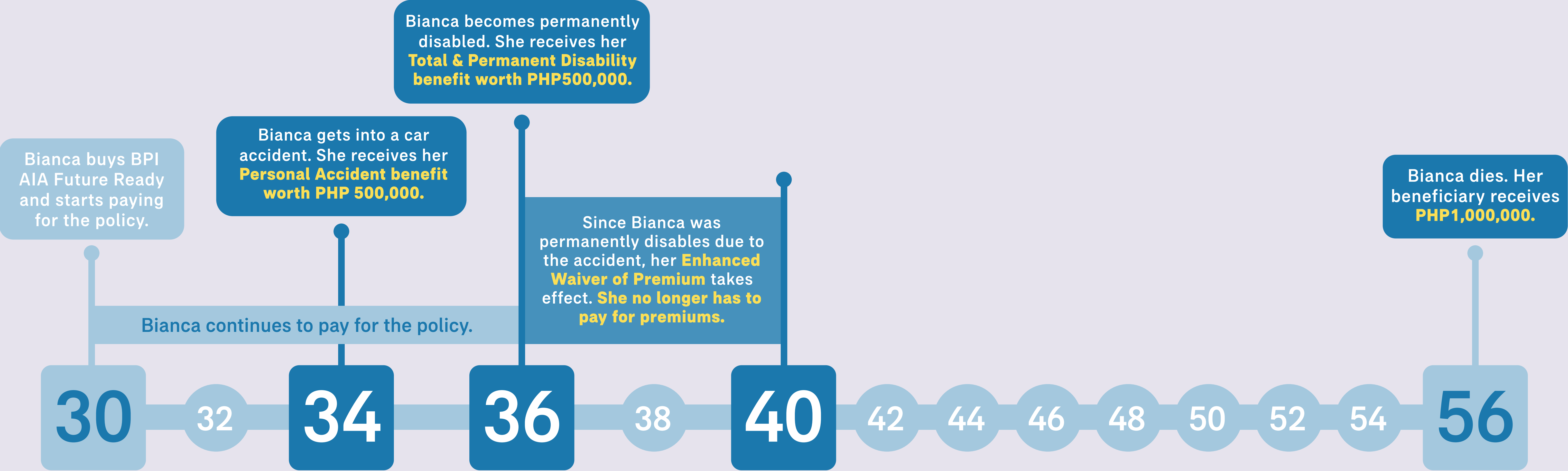
Pay Period: **10-years to pay**  
Face Amount: **PHP500,000**  
Annual Premium: **PHP41,635.99**  
Total Amount of Benefits received: **PHP2,000,000**

## Bianca is FUTURE READY with:

BENEFIT	FACE AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% Guaranteed Death Benefit	PHP500,000	PHP1,000,000
TOTAL & PERMANENT DISABILITY	PHP500,000	PHP500,000
PERSONAL ACCIDENT	PHP500,000	PHP500,000
ENHANCED WAIVER OF PREMIUM	No need to pay future premiums	
200% Maturity Benefit	Only applicable when Bianca reaches age 100	
Bonus Potential Dividends	Only applicable when available to the policy	

## Bianca can add the following Optional Riders:

- 10 Critical Illness
- Hospital Income Benefit



Face Amount: the amount where your 200% Guaranteed Death Benefit will be based on.  
Premium Payment: the amount that you pay for your policy to stay in force.



# FUTURE READY LEGACY



## SAMPLE SCENARIO

Fernando, 40, is a dedicated family man who owns a manufacturing business. To ensure a smooth transfer of his wealth and business to his family, he gets **BPI AIA Future Ready Legacy**.

Pay Period: **10-years to pay**  
Face Amount: **PHP1,000,000**  
Annual Premium: **PHP102,361.75**  
Total Amount of Benefits received: **PHP3,000,000**

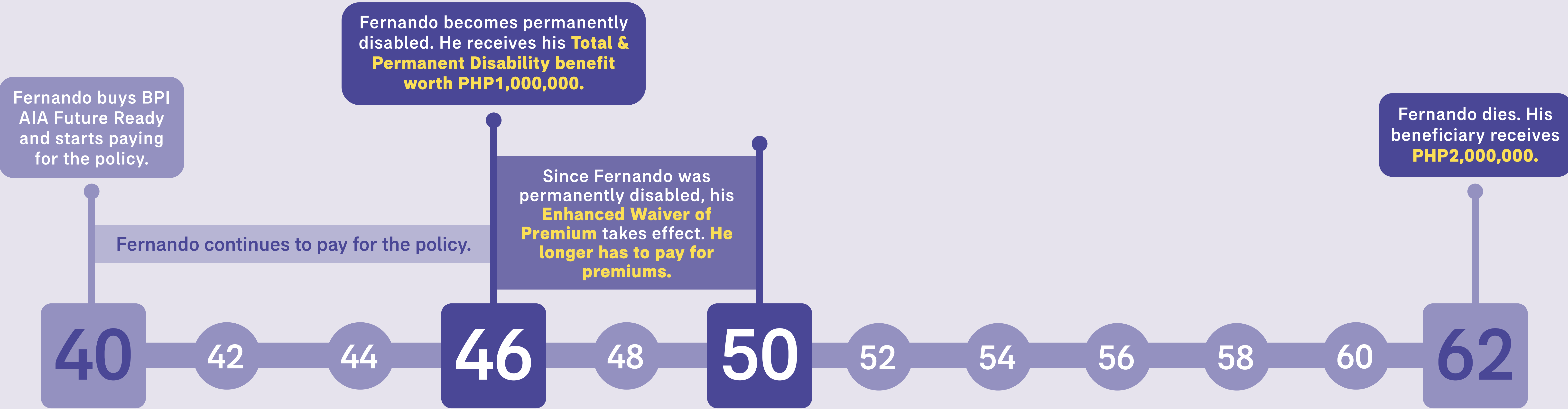
## Fernando is FUTURE READY with:

BENEFIT	FACE AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
200% Guaranteed Death Benefit	PHP1,000,000	PHP2,000,000
200% Maturity Benefit	Only applicable when Fernando reaches age 100	
Bonus Potential Dividends	Only applicable when available to the policy	

FERNANDO ADDED THE FOLLOWING OPTIONAL RIDERS:		
BENEFIT	FACE AMOUNT	EXPECTED AMOUNT TO BE CLAIMED
TOTAL & PERMANENT DISABILITY	PHP1,000,000	PHP1,000,000
ENHANCED WAIVER OF PREMIUM	No need to pay future premiums	

## Fernando can add the following Optional Riders:

- 10 Critical Illness
- Hospital Income Benefit
- Personal Accident



Face Amount: the amount where your 200% Guaranteed Death Benefit will be based on.  
Premium Payment: the amount that you pay for your policy to stay in force.



# APPENDIX

## Bonus Potential Dividends

Here's how you can get your dividends:

### Get Paid in Cash

Have reassurance by receiving your payment in cash, which you or your loved ones can immediately use for any needs.

### Accumulate Interest

Receive money by earning interest when you choosing to leave your declared dividends. With this option, your amount may grow based on prevailing rates, depending on market conditions.

### Remember:

- Dividends may not be used as a net single premium payment to buy additional non-participating insurance products (like Paid-up additions).
- Dividends may not be used to pay the premium that's due on the succeeding mode or premium due date (such as Decrease Premium Payments).
- Dividends are not-guaranteed.

## Death Benefit and Maturity Benefit

Claim your Maturity Benefit if you reach age 100. Meanwhile, your beneficiaries can claim your Death Benefit if you pass away. You can only receive one of these benefits.

## Critical Illness Coverage (10CI)

Get a lump sum cash benefit upon diagnosis of the following covered critical illnesses:

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

**NOTE:** If you have been diagnosed with any of the covered illnesses mentioned above, your Enhanced Waiver of Premium will take effect.



## 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, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR, and a 49 per cent joint venture in India.

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\$302 billion as of 30 June 2022.

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 40 million individual policies and over 17 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 code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

**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. June 2023