



PRIME USD

LOVE BEYOND BORDERS. LEGACY ACROSS GENERATIONS.

A USD-denominated plan that offers guaranteed lifetime coverage and cash payouts to help you build a lasting legacy.



Easy Application

(no medical examinations needed)



250% Death Benefit



7% of Cash Payouts

Every 2 years starting year 8

Designed to help you preserve and pass on your wealth with confidence — creating a borderless legacy that endures wherever life takes you.



WHY CHOOSE BPI AIA PRIME USD?

BPI AIA Prime USD is more than just protection — it's a way to preserve your wealth, secure your family's future, and pass on a legacy in one of the world's strongest currencies. With guaranteed benefits and lasting value, your plan gives you confidence that your legacy will endure throughout generations.

Preserve your wealth, protect your loved ones, and pass on a legacy that knows no borders with BPI AIA Prime USD.

KEY BENEFITS



Guaranteed Lifetime Coverage*

Should the unexpected happen, your loved ones are protected with the highest of:

- 250% of your plan's Face Amount
(minus any cash payouts already received and any policy loan)
- 200% of the Face Amount (minus any policy loan)
- The total premiums paid (minus any cash payouts and any policy loan)

Once the benefit has been claimed, the policy will be terminated.



Guaranteed Cash Payouts

Starting at the end of Year 8, receive 7% of your plan's Face Amount every other year, providing steady cash flow and lasting financial security up to age 100.



Maturity Benefit*

At age 100, receive 200% of the Face Amount, a milestone reward for a life fully protected.



Potential Dividends

Beyond guaranteed benefits, your plan may also earn dividends, which you can withdraw in cash or allow to accumulate for added value over time.

*Customers can claim either the maturity benefit or the death benefit only. Both benefits cannot be claimed at the same time.

MORE THAN PROTECTION. ADVANTAGES THAT LAST.

BPI AIA Prime USD goes beyond coverage — it's designed with features that provide long-term flexibility, convenience, and safeguards to keep your wealth working for you and your family.

UNIQUE FEATURES:



Easy Application

No medical exams required — enjoy a smooth and seamless application tailored for your convenience.



Payable in 5 Years

Complete your premium payments in five years and enjoy lifetime coverage, benefits, and peace of mind.



HOW PRIME USD WORKS FOR YOU

Scenario 1: Preserving your wealth today

Anna, 40

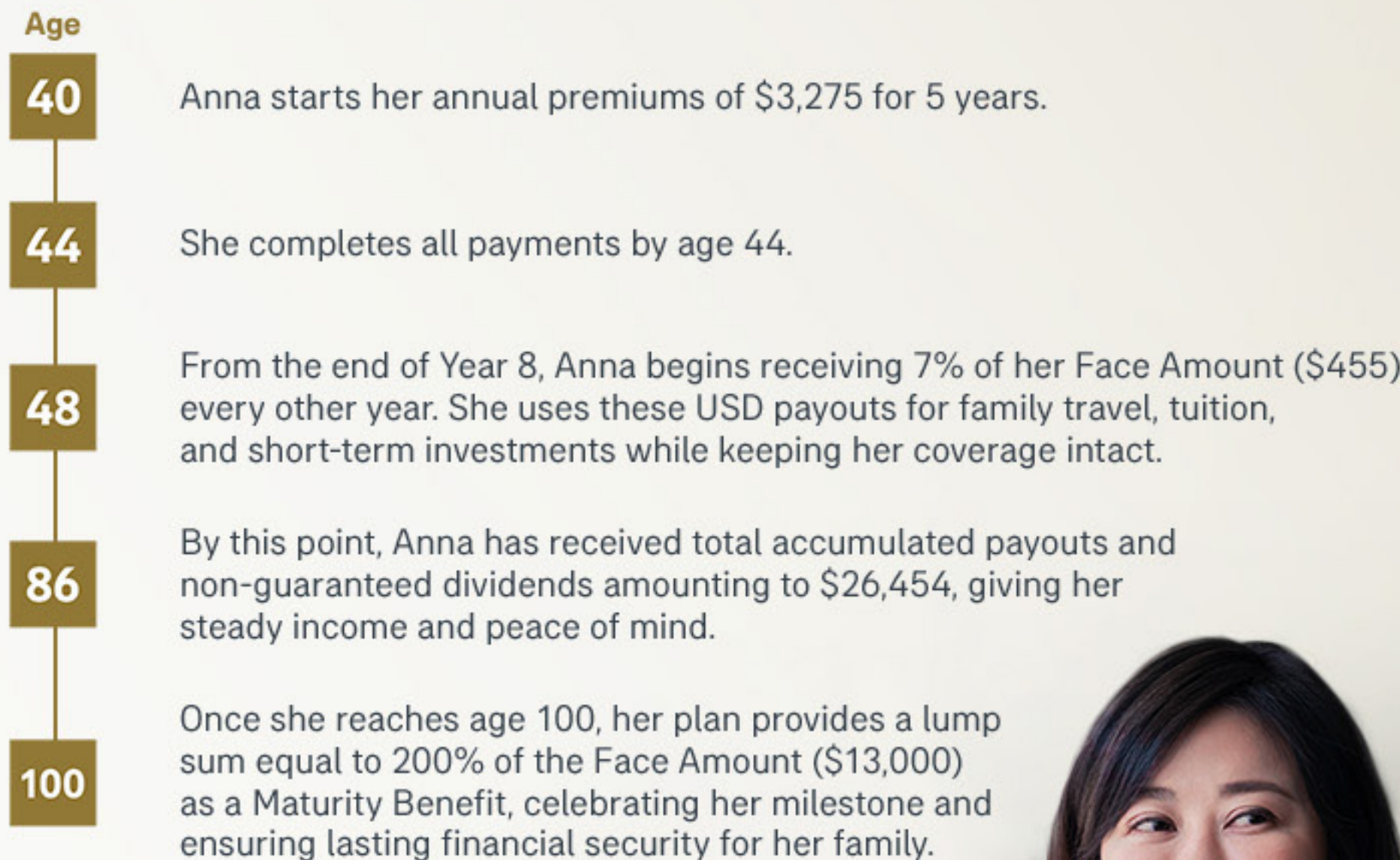
An executive working in the Philippines for a US-based company, Anna wanted to protect her USD income while preparing for her family's future. With **BPI AIA Prime USD**, she started her plan at age 40 to build a lasting legacy and enjoy guaranteed cash benefits along the way.

She availed a BPI AIA Prime USD policy with a **Face Amount of \$6,500** and a **5-year pay period**.

How her plan could look:

Annual Premium	\$3,275
Guaranteed Cash Payouts	\$455 every other year starting year 8
Guaranteed Death Benefit	\$13,000

Her Journey with Prime USD



What this means for Anna:

With Prime USD, Anna gains the freedom to enjoy her life today while knowing her family's future is secure.



Scenario 2: Planning a lasting legacy

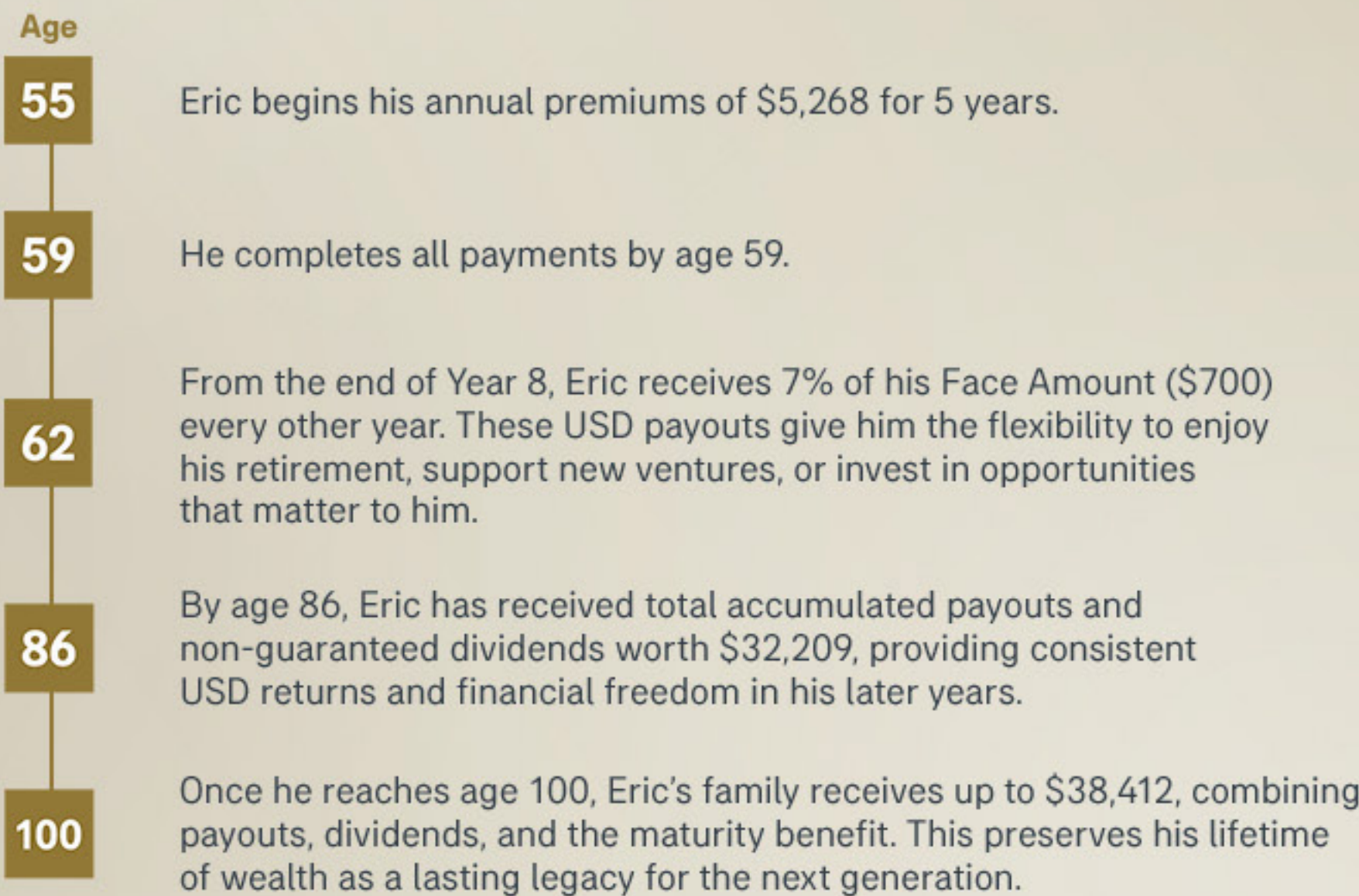
Eric, 55

A seasoned entrepreneur with surplus USD funds, Eric wanted to secure his wealth and turn it into a lasting inheritance for his family. With **BPI AIA Prime USD**, he found a plan that allows him to protect his assets, enjoy guaranteed USD payouts, and ensure his loved ones are well provided for in the future.

How his plan could look:

Annual Premium	\$5,268
Guaranteed Cash Payouts	\$700 every other year starting year 8
Guaranteed Death Benefit	\$20,000

His Journey with Prime USD



What this means for Eric:

For Eric, Prime USD turns his hard-earned wealth into something enduring, a legacy that will continue to provide for his family long after his lifetime.

IS PRIME USD RIGHT FOR YOU?

Designed for individuals who:



Want to preserve and grow their USD savings securely



Value global access and cross-generational legacy planning



Prefer a short payment term with lifetime protection



Seek a simple, seamless application process

HOW PRIME USD WORKS FOR YOU



Pass on wealth with ease

Ensure a smooth inheritance for your loved ones through life insurance payouts that are free from estate tax.



Leave a lasting legacy (*Pamana*)

Preserve your wealth — from safeguarding your family's lifestyle to securing your children's education at the finest institutions.



Empowered by the strength of USD

Feel secure with your US dollars — anchored in a currency trusted worldwide for its proven stability and resilience across generations.

IMPORTANT DETAILS

Issue Age: 0-65 years old (5-Pay)

Minimum Face Amount: USD 6,500

Coverage Period: Up to age 100 of the insured

Give your loved ones protection today— and the gift of a legacy for tomorrow. Only with BPI AIA.

REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to the document for full details on the critical illness/terminal illness definitions, 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 you or your authorized representative received it, and we will refund the account value plus the policy charges that have been deducted.

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.

BPI AIA Life Assurance Corp. is regulated by the Philippines' Insurance Commission (IC).

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.

DISCLAIMERS

This material is for illustration purposes only. Actual terms and conditions are found in the policy contract.
Valid for distribution in the Philippines only.

In case of conflict with this material, the terms and conditions of the policy contract shall prevail.



Contact BPI AIA to learn more.



(02) 8528 5501



bpi-aia.com.ph



BPI AIA Life Assurance Corp.