



**BPI AIA**

# Wealth ADVANTAGE

**MORE PEACE OF MIND TODAY.  
MORE POSSIBILITIES FOR TOMORROW.**





**BPI AIA Wealth Advantage** is an insurance plan that changes how you think about retirement. With guaranteed annual payouts, a death benefit, and a maturity benefit at age 65, you get both the financial security you need and the peace of mind you deserve.

Whether you want to retire comfortably, pursue new interests, or live without worries, now you can enjoy your life today while securing your tomorrow—so you can live more, do more, and be more at every stage of life.





## PRODUCT BENEFITS:



### 200% GUARANTEED DEATH BENEFIT\*

In the event of your death, your beneficiaries will receive a guaranteed benefit equal to 200% of the policy's Face Amount or Total Premiums paid (minus any cash payouts released), whichever is higher.



### 200% GUARANTEED MATURITY BENEFIT\*

Receive a lump sum cash benefit equal to 200% of the policy's Face Amount upon policy maturity date, providing you with financial security for a worry-free retirement.



### GUARANTEED CASH PAYOUTS\*

Get cash payouts equal to 5% of the policy's Face Amount every year starting at the 5th or 6th policy year, depending on your chosen pay variant, until the end of your benefit term.



### NON-GUARANTEED DIVIDENDS

Your policy is eligible for dividends, when available to your policy, which can be paid out in cash or left to accumulate with BPI AIA, offering extra growth for your future.

\*Subject to terms and conditions of the policy contract

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



## OPTIONAL RIDERS:



### TOTAL AND PERMANENT DISABILITY COVERAGE

Receive a lump sum cash benefit in the unfortunate event of total and permanent disability due to bodily injury or disease before you reach the age of 65.



### PERSONAL ACCIDENT COVERAGE

Receive a lump sum cash benefit amount in case of an accident. You can get an additional 100% of that amount in case the accident occurred while riding public transportation or was caused by acts of nature such as storms, earthquakes, and related unforeseen disasters.



### PAYOR'S BENEFIT ON DEATH & DISABILITY

A rider that waives the total premium of the policy in case of untimely passing or total and permanent disability of the Payor.



### PAYOR'S TERM BENEFIT

If you are the Payor of the policy, your beneficiaries will receive an additional cash benefit in case of your untimely death.



### ENHANCED WAIVER OF PREMIUM BENEFIT

Waives all future Basic and Rider premiums in case of total and permanent disability or if diagnosed with a covered critical illness.



# SAMPLE SCENARIO



## Insured: Miguel Zamora

Age: 30 years old  
Face Amount: PHP 1,000,000  
Death/Maturity Benefit\*: PHP 2,000,000  
Pay Variant: 10-Pay  
Policy Benefit Term: Up-to-age 65 Insured  
Annual Premium: PHP 265,610  
Total Premium Paid: PHP 2,656,100

\*Customer is entitled to either maturity or death benefit only.  
Only one benefit can be claimed.

### TOTAL BENEFITS RECEIVED

Total Cash Payouts + Maturity Benefit =  
PHP 1,500,000 + PHP 2,000,000 =

**PHP 3,500,000**  
Plus non-guaranteed dividends

Miguel Bought



#### Guaranteed Cash Payouts

Miguel receives 5% of his Face Amount (Php 50,000) every year, starting at the end of his 6th policy year until the end of his benefit term.

#### Total Cash Payouts:

PHP 50,000 x 30 Cash Payouts

**PHP 1,500,000**

AGE

30 36 38 40 42 44 46 48 50 52 54 56 58 60 62 64 65

Non-guaranteed Dividends

#### Guaranteed Maturity Benefit

Miguel receives 200% of his Face Amount

Total Maturity Benefit:

**PHP 2,000,000\***

Sample premium is for illustration purpose only. Actual amount will depend on the specific customer.



## 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.

## LET'S CONTINUE THE CONVERSATION

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

## 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").

### Notes:

- (1) Hong Kong SAR refers to the Hong Kong Special Administrative Region.
- (2) Macau SAR refers to the Macau Special Administrative Region.

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.