



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

Policyowner 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

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.

200% Maturity Benefit

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

Total and Permanent Disability Coverage

Additional benefit that provides coverage equal to a maximum of 100% of the Basic Face Amount in case Insured gets totally and permanently disabled due to bodily injury or disease.

Personal Accident Coverage

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

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 Policyowner. It ensures that the policy and the guaranteed benefits are unaffected in case the unexpected happens to the Policyowner.

Payor's Term Benefit

Additional benefit that provides 100% of the Basic Face Amount in case of untimely death of the Policyowner. It gives added financial support in case the Policyowner passes away.



Karl

AGE: 45

GENDER: MALE

PAY PERIOD: 10-PAY

FACE AMOUNT: PHP2,000,000

ANNUAL PREMIUM: PHP488,110

TOTAL ANNUAL PREMIUM PHP4,881,100

10-pay period



● 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 17 years

Total Guaranteed Cash Payouts:
PHP 3,400,000

Non-Guaranteed Dividends

Karl is entitled to receive non-guaranteed dividends which he can use as additional savings or income stream.

Total Non-Guaranteed Dividends:
PHP 2,209,498*

*assuming at 2.90% annual dividend rate.

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 CRITICAL ILLNESS/TERMINAL DEFINITIONS, EXCLUSIONS INCLUDING THE PRE-EXISTING ADDITIONS, AND OTHER LIMITATIONS. IF YOU DECIDE THAT THIS PLAN IS NOT SUITABLE TO YOUR NEEDS AFTER READING THE POLICY CONTRACT, SIMPLY RETURN THE DOCUMENTS 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 GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.

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 1,000 branches and 3,000 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 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)

Let's continue the conversation.

 Call (02) 8528 5501  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