

Live beyond your lifetime.



BUILD ESTATE PLUS

Secure your legacy today with Build Estate Plus, a life insurance plan that creates a fund to secure your loved ones.



BPI



THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.

Have you ever thought about what you will leave behind?

Let's talk about your estate

Your estate includes all assets you have worked hard for that is of special legal significance in case of death.

Whether you're young or retired, single or married, you have an estate to protect.



The truth about estate tax

Your heir would need to pay estate tax within 6 months once you pass away. This can only be paid in cash.

The amount of estate tax would depend on the value of your net estate. For example, for a net estate of Php 20 million, the estate tax will be about Php 3.2 million.¹

If estate taxes are unpaid, your heir would need to pay penalties and additional interest rates.²

¹Tax rates effective Jan 1, 1998 retrieve from <http://www.BIR.gov.ph>

²Penalty is 25% of the estate tax if unpaid within 6 months. The annual interest rate is 20% for continued non-payment. ³Please consult your accountant and lawyer on the potential amount of your estate tax so we could recommend a life insurance coverage.

⁴In the future, if the Account Value is insufficient to pay for the charges, it is possible that additional payments through top-ups will be required to keep the policy in-force. ⁵The death benefit is equivalent to the higher of the Account Value or the Life Insurance Coverage.

Don't leave a burden to your loved ones. Take control and plan your estate today.

BUILD ESTATE PLUS provides the following benefits:

Life Insurance Coverage

Ensure that your family continues to enjoy the wealth that you worked hard for with a life insurance benefit that they could use to cover for estate tax.³



Short-Term Payments

You won't need a lifetime to prepare the payments of your estate tax. Choose from target paying periods of 7 or 10 years.⁴



High-Earning Potential Savings Fund

Get more from your payments as you build an Account Value that could potentially grow depending on the performance of your chosen investment funds. Your life insurance benefit increases as your Account Value increases.⁵



Waived Payments in Case of Disability or Critical Illness

Continue to enjoy the plan's benefits despite total and permanent disability or diagnosis of a critical illness by attaching any of the Waiver of Premium riders.



AIA Vitality

Enjoy exclusive privileges for living healthier together with AIA Vitality

Enjoy upfront 20% additional life coverage and coverage on supplemental benefits (riders) as you make healthy choices with AIA Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.

How does Build Estate Plus work?

Customer is **55 years old, Male**

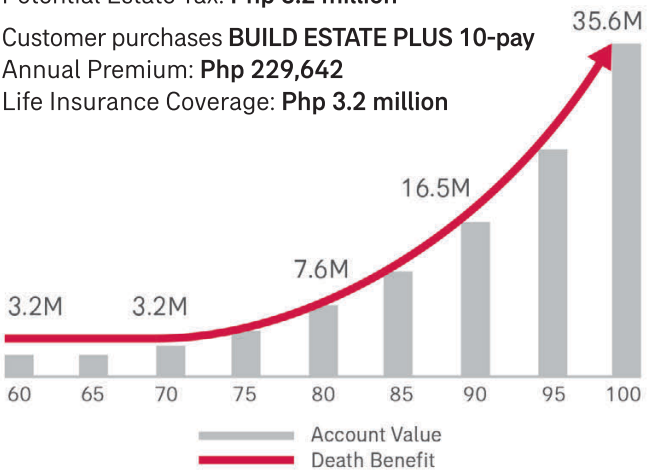
Net Estate: **Php 20 million**

Potential Estate Tax: **Php 3.2 million**

Customer purchases **BUILD ESTATE PLUS 10-pay**

Annual Premium: **Php 229,642**

Life Insurance Coverage: **Php 3.2 million**



• Benefit illustration shows projected returns at 8%. This is hypothetical and is not indicative of actual fund returns. This illustration is not guaranteed. • The contents of this brochure are for illustration purposes only. Actual terms and conditions are found in the Policy. In case of conflict, the terms of the Policy shall prevail.



Let the money you worked hard for work for you beyond your lifetime.

The funds of **BUILD ESTATE PLUS** are professionally managed by **BPI Investment Management, Inc. (BIMI)** and **BPI Asset Management & Trust Corporation (BPI-AMTC)**. You're sure that only the most seasoned and industry-leading investment professionals are handling your investment, thus giving you peace of mind through accessible and affordable life insurance.



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.

Discover your winning formula!

Talk to our Bancassurance Sales Executive to find out how you can make BUILD ESTATE PLUS work for you.

 www.bpi-aia.com.ph

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REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK PERIOD: 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 GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.