

AIA CRITICAL PROTECT 100

GET 100% OUT OF LIFE

Now you can truly enjoy living a healthier, longer and better life by being one step ahead of Critical Illnesses.



**HEALTHIER, LONGER,
BETTER LIVES**

AIA CRITICAL PROTECT 100

It's a one of a kind whole life insurance plan that can cover a total of 100 Critical Illnesses for ages 0 to 100. Plus, since it's an Ordinary Life plan, all of your benefits are not subject to market risks. It's everything you've been looking for in a Critical Illness plan and more.



Time to protect yourself & your loved ones against 100 Critical Illnesses until age 100.

What makes AIA Critical Protect 100 different from all the other plans? It gives you a full range of health and life benefits that you can claim throughout your lifetime.

Unlike other plans, you can rely on AIA Critical Protect 100 for Critical Illness^[1] coverage from today until you reach old age, which is actually when you need it the most.



Maximize your coverage with these supplementary benefits.

Gender Specific Cancer Benefit

Increase your coverage by adding a Gender Specific Cancer Benefit that lets you receive an additional 50% coverage benefit when diagnosed with a gender-specific cancer.

Recovery Benefit

Count on AIA Critical Protect 100 throughout your wellness journey from treatment to recovery. Through this supplementary benefit, you can receive 5 yearly recovery cash payout—each amounting to 10% of your main coverage. You may claim the first payout one year after the major claim.

Additionally, you have the option to include a Payor's Benefit to your plan when the insured is 0-17 years old. This rider will waive future premiums in case the payor meets an untimely death or total and permanent disability.

HOW IT WORKS

Take a look at the plan of John (age 32, non-smoker). He purchased AIA Critical Protect 100 with P1M coverage benefit for an annual premium budget of P36,017 or approximately P98.68 per day for 20 years.

CRITICAL ILLNESS COVERAGE



In case John gets diagnosed with a Critical Illness like cancer, he will receive a cash benefit worth P1,000,000.

On the other hand, if he gets diagnosed with a Minor Critical Illness like a less severe kidney disease, he can claim a one-time cash benefit worth P250,000.

GENDER SPECIFIC RIDER BENEFIT^[2]



Since John added this rider to his plan, he can receive an additional P500,000 cash benefit if he gets diagnosed with a gender-specific illness such as prostate cancer.

RECOVERY BENEFIT^[2]



Because of this rider, John can get an annual cash benefit of P100,000 (10% of his main coverage) for the next 5 years. This will take effect a year after a Major Critical Illness claim.*

*Insured must be alive and must present a proof of life (e.g. medical certificate) to claim his Recovery Benefit.

1 57 Major Critical Illnesses, 34 Minor Critical Illnesses, 9 Gender-Specific cancers
2 These are optional riders for your plan

LIVE ACTIVE AND ENJOY MORE REWARDS WITH AIA VITALITY

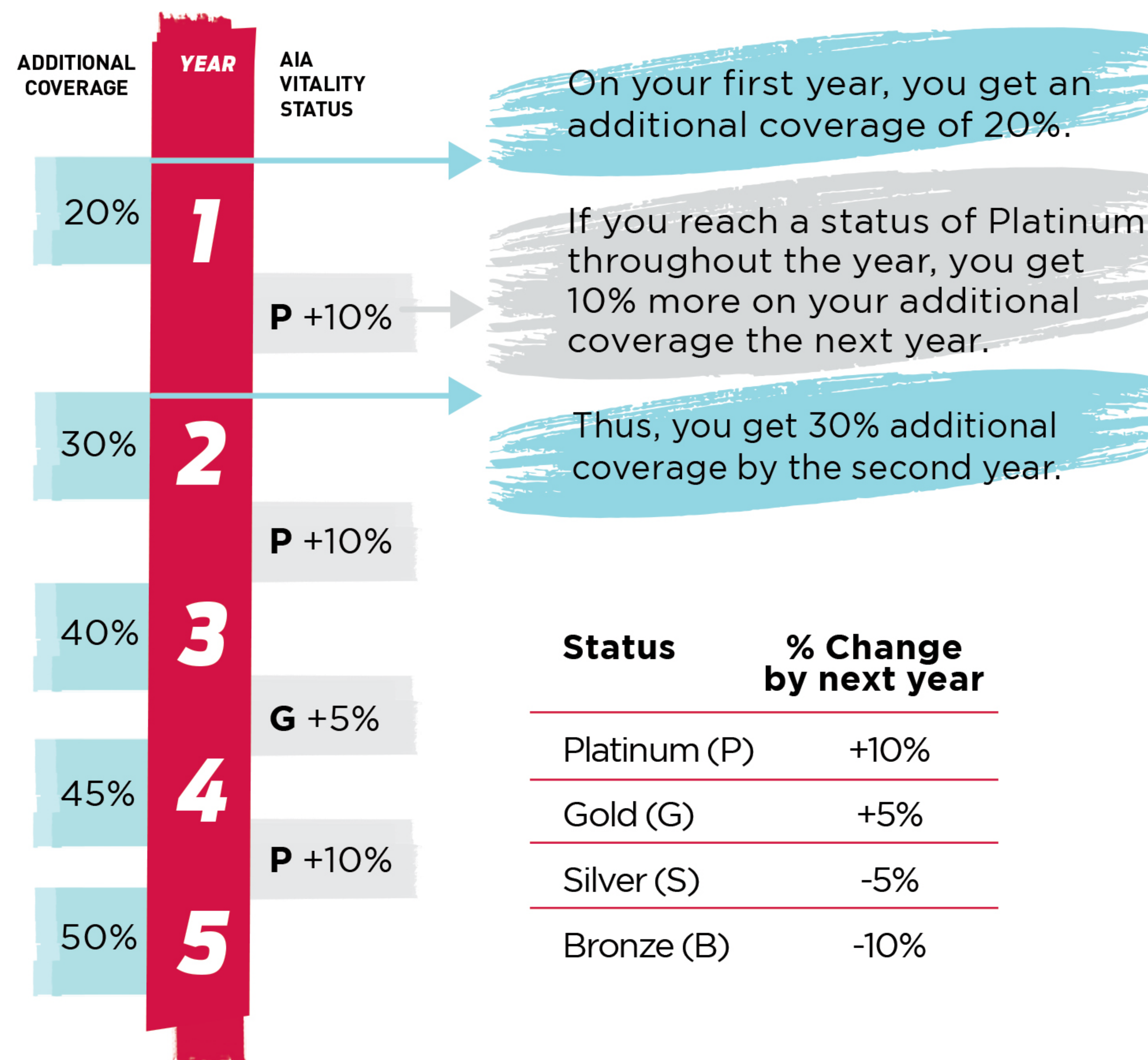
AIA Critical Protect 100 is powered by AIA Vitality—a science-backed wellness program that rewards you for taking steps towards a healthier life.

The healthier you get, the more points you earn, the bigger rewards you get. It's that simple!

The Three Pillars of AIA Vitality



With AIA Vitality, you immediately get an upfront increase of 20% on your AIA Critical Protect 100 coverage*. This can even go up to 50% depending on your AIA Vitality Status. Just keep making efforts to live healthy so you can earn more points and reach a higher AIA Vitality Status.



Your additional coverage can change depending on your AIA Vitality Status.

*Except for Recovery Benefit Coverage
For more information, please visit aia.com.ph

REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK

Upon receiving the policy contract, you may refer to the document for full details on the critical 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 AIA Philippines within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the total premiums you paid.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company), formerly AIA Philam Life (The Philippine American Life and General Insurance Company), is the country's premier life insurance company. Originally established on 21 June 1947 as Philam Life, AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

AIA Philippines has PHP291.63 billion in total assets^[1] and PHP80.20 billion in net worth^[2] as of 31 December 2020, while serving over 800,000 individual policyholders and almost 1,000,000 insured group members.

AIA Philippines understands the needs of its customers and provides holistic solutions that include life protection, health insurance, savings, education, retirement, investment, group, and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries—BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation) and Philam Asset Management Inc. (PAMI).

Based on the Insurance Commission results as of 31 December 2020, the combined total premium income of AIA Philippines and BPI AIA was at PHP33.06 billion.

AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

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^[3], Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR^[4], 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\$330 billion as of 30 June 2021.

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 39 million individual policies and over 16 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").

^[1] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[2] Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

^[3] Hong Kong SAR refers to Hong Kong Special Administrative Region.

^[4] Macau SAR refers to Macau Special Administrative Region.

Let's continue the conversation.

 Call (02) 8528-2000  aia.com.ph  AIA Philippines

This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail. Valid for distribution in the Philippines only.

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