

# **AIA ALL-IN-ONE**

**ALL-OUT PROTECTION,  
ALL OUT IN LIFE!**



Stay one step ahead by protecting yourself  
from life's major worries!



**HEALTHIER, LONGER,  
BETTER LIVES**

## **AIA ALL-IN-ONE**

With AIA All-In-One, you get a comprehensive whole life insurance plan that will provide you with coverage against the four major risks in life - untimely death, accidents, disability and even critical illnesses. Now that's peace of mind!



Juan (age 32, non-smoker) decided to get an AIA All-In-One plan that will give him up to P5 Million worth of claimable benefit against the four major risks in life for less than P100\* a day for 20 years.

\*P97.46 per day

# HOW IT WORKS



## Life Insurance Coverage

Through this coverage, Juan's loved ones will get 100% of his plan's Life Insurance Coverage which equals to P1,000,000 if he were to meet an untimely death.



## Personal Accident (PA) Coverage

If Juan gets into an accident that leads to his untimely death, an additional P1,000,000 will be given to his beneficiaries. If the accident is caused by Acts of Nature or if it happens while he is riding a qualified Public Transportation, his beneficiaries will receive an additional P2,000,000 instead.



## Total & Permanent Disability (TPD) Coverage

In the unfortunate event that Juan suffers a debilitating bodily injury or disease, he'll receive an amount equal to the full TPD Coverage of P1,000,000. After claiming this benefit, Juan would still have his Life Insurance Coverage up to age 100.



## Critical Illness Coverage

In case Juan gets diagnosed with any of the 10 covered Critical Illnesses\* such as Cancer and Heart Attack, he will receive a cash benefit worth P1,000,000. After this, his Life Insurance Coverage remains intact up to age 100.



## Enhanced Waiver of Premium Rider

Juan can even add this unique supplementary benefit that will waive his total premium in case of TPD or upon diagnosis of a covered Critical Illness.



## AIA Vitality

Not only will Juan live healthier, longer and better, he will also receive rewards for it with AIA Vitality.

*\*Covered Critical Illnesses: Cancer, Coma, End Stage Lung Disease, Heart Attack, HIV due to blood transfusion and occupationally acquired HIV, Kidney Failure, Liver Cirrhosis, Stroke, Terminal Illness, and Vital Organ Transplant.*

*Payment of benefits are subject to the terms, conditions, definitions, exclusions, and limitations found in the policy contract.*

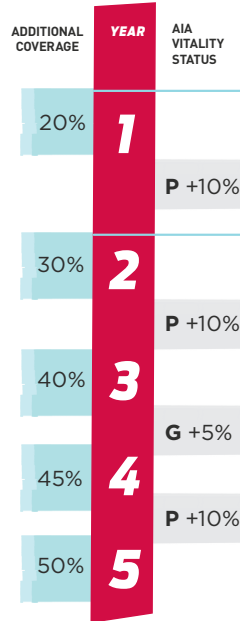
# LIVE ACTIVE AND ENJOY MORE REWARDS WITH AIA VITALITY

AIA All-In-One 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!



With AIA Vitality, you immediately get an upfront increase of 20% on your 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 get a higher AIA Vitality Status.



On your first year, you get an additional coverage of 20%.

If you reach AIA Vitality Platinum Status throughout the year, you get 10% more on your additional coverage the next year.

Thus, you get 30% additional coverage by the second year.

Status	% Change by next year
Platinum (P)	+10%
Gold (G)	+5%
Silver (S)	-5%
Bronze (B)	-10%

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

## 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<sup>[1]</sup> and PHP80.20 billion in net worth<sup>[2]</sup> 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<sup>[3]</sup>, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR<sup>[4]</sup>, 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: "AAGLY").

[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](http://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.

Ver. March 2022