

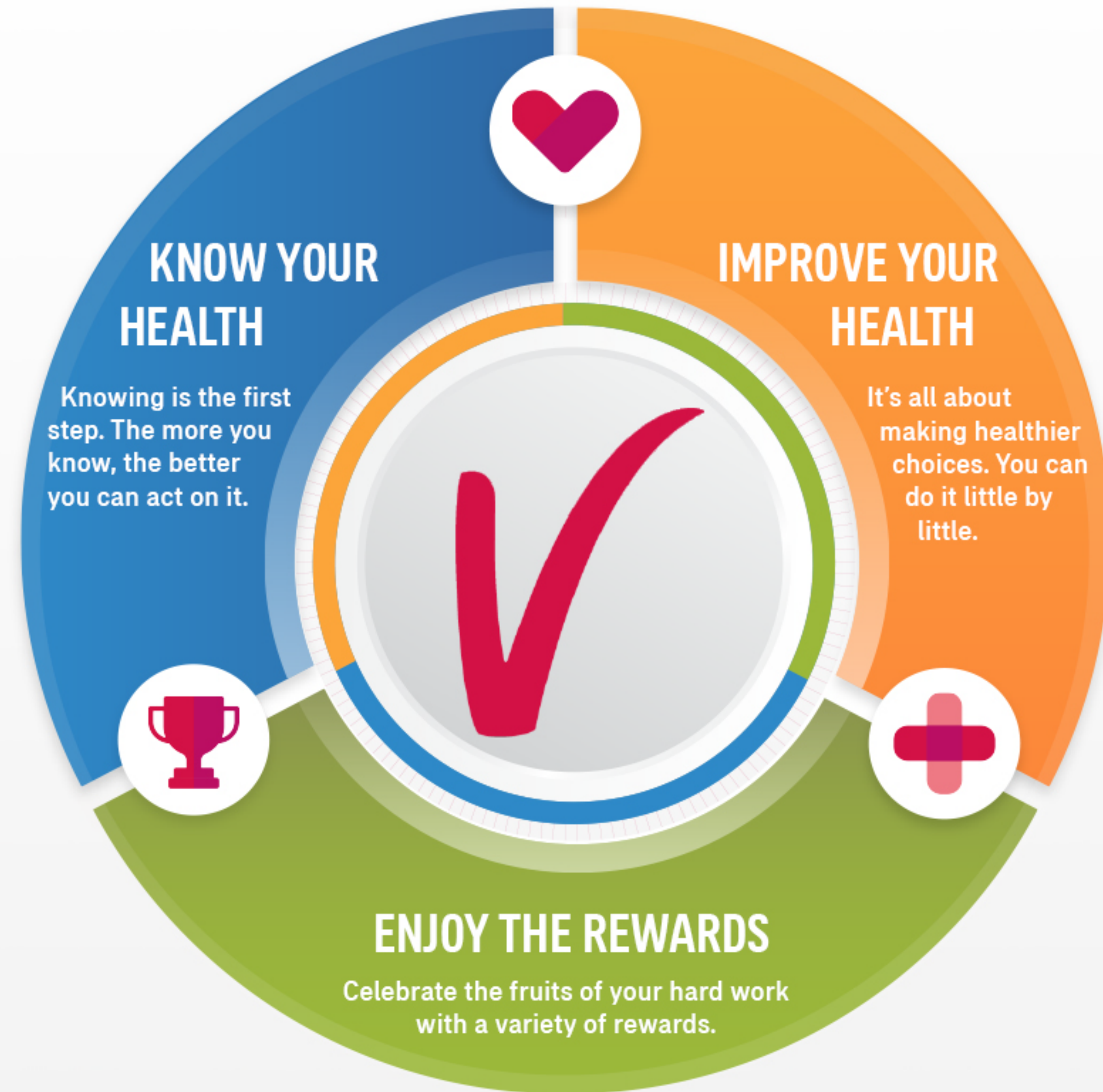


HEALTHIER, LONGER,  
BETTER LIVES

TAKE CHARGE OF YOUR HEALTH WITH

# HEALTH ACHIEVE

Be prepared for health setbacks with this AIA Vitality Series health plus life insurance plan. Health Achieve helps give you peace of mind, while AIA Vitality empowers you to live healthier so you can live the life you want without anything holding you back.



# AIA Vitality

**SEIZE LIFE, LIVE WITH VITALITY,  
AND ENJOY EXCITING REWARDS  
AND DISCOUNTS!**

**With AIA Vitality, you get to enjoy a healthier,  
longer, better life.**

AIA Vitality allows you to enjoy rewards for always choosing to do one more for knowing and improving your health. The healthier you get, the more points you earn and the higher your status becomes. The higher your status, the bigger your rewards.

# Protect and improve your health with AIA Vitality

AIA Vitality is a science-backed wellness program that rewards you for taking steps towards a healthier life. Simply follow these 3 easy steps:

## 1. KNOW YOUR HEALTH

Find out the state of your health by taking online wellness assessments on the AIA Vitality app.



UP TO PHP600 OFF  
fitness assessment  
and nutrition consultation



10% OFF  
basic and selected  
advanced screen



FREE  
food scoring



10% OFF  
basic and selected  
advanced screen



UP TO PHP575 OFF  
fitness assessment  
and nutrition consultation

## 2. IMPROVE YOUR HEALTH

Work on your fitness with our partners. Eat a balanced diet, exercise regularly, and avoid unhealthy habits with the help of the AIA Vitality.



UP TO 30% OFF\*  
selected health  
and fitness devices



UP TO 30% OFF\*  
selected fitness devices



70% OFF  
Elite membership



10% OFF  
Smoking Cessation Program



UP TO 30% OFF  
selected fitness devices



25% OFF  
regular-priced items



70% OFF  
Champion membership

## 3. ENJOY THE REWARDS

Get discounts and perks from our hotel, travel, and entertainment partners.



Up to 20% premium discount\*  
Up to 50% additional coverage\*  
Up to 100% loyalty boost\*



15% OFF  
admission tickets



UP TO 35% OFF\*  
standard roundtrip airfare  
on domestic and international  
destinations



UP TO 30% OFF\*  
selected gadgets  
and appliances



UP TO 35% OFF\*  
best available rates



PHP50 OFF  
movie tickets



FREE ACTIVE REWARD  
when you hit your fitness  
target for two (2) consecutive  
weeks

\* depends on member's AIA Vitality Status

\*\* partners and benefits are subject to change without prior notice

# How does Health Achieve with AIA Vitality work?<sup>1</sup>

## COMPREHENSIVE HEALTH COVERAGE

With financial protection from serious and everyday health concerns, you can now focus more on the things you love.

### Critical Illness Coverage

This gives you a lump-sum cash benefit when you are diagnosed with any of the 56 major critical conditions including

- Heart Attack
- Stroke
- Cancer
- Kidney Failure
- Alzheimer's Disease
- Parkinson's Disease
- End Stage Lung Disease
- Total and Permanent Disability

### Hospitalization Benefit

Get a cash benefit for each day of confinement, with the option to include additional benefits for long-term hospitalization, ICU stay, and outpatient consultations or surgeries.

### Coverage until age 65

Be protected financially during your working years.

Benefit Illustration:

**John, 30 years old, Male**

**PHP 500,000**  
Critical Illness Coverage

**PHP 2,000/day**  
Daily benefit for Hospital Confinement  
for up to 365 days per illness.



#### NOTES:

1. Health Achieve is a term life plan that includes built-in term riders, Critical Illness and Hospitalization Confinement Benefit, and comes with AIA Vitality. While the plan's life insurance, critical illness, and hospitalization coverage are available until age 65, the client can continue their AIA Vitality Membership until age 100.

# How does Health Achieve with AIA Vitality work?

## LIFE INSURANCE COVERAGE

Your loved ones can continue to enjoy a comfortable life should the unexpected happen with AIA Health Achieve's Life Insurance coverage.

### Lump-sum Cash Benefit

Supports your family's needs if anything happens to you until your plan's coverage ends at age 65.



Benefit Illustration:

**John, 30 years old, Male**

**PHP 1,000,000**

Life Insurance Coverage



# How does Health Achieve with AIA Vitality work?

## AIA VITALITY REWARDS

- Enjoy immediate savings with a **15% FIRST YEAR PREMIUM DISCOUNT** on your Health Achieve plan.
- By knowing and improving your health, you earn points and improve your **AIA VITALITY STATUS**.



- As you improve your AIA Vitality Status, you get to continue enjoying discounts on your insurance premiums on succeeding years.

## SAMPLE AIA VITALITY PREMIUM DISCOUNTS

Applicable discount on succeeding years	BRONZE decrease by 2%	SILVER decrease by 1%	GOLD maintains previous discount	PLATINUM increase by 1%
First year premium discount	15%	15%	15%	15%
Second year premium discount	13%	14%	15%	15%
Third year premium discount	11%	13%	15%	15%

Benefit Illustration:

**John, 30 years old, Male**

PHP 18,385 original first year premium reduced to **PHP 15,920\***

By maintaining GOLD AIA Vitality Status for ten years, John can enjoy insurance premium savings of **PHP 24,650**

\*Total and discounted premiums already include the AIA Vitality membership fee of PHP 1,200 per year.



# Here's how you can continue to enjoy premium discounts and all the rewards of AIA Vitality



**HEALTH ACHIEVE** is the first health and life insurance plan that helps you improve your health and prepares you for health setbacks so you can focus on living life to the fullest.



Here's what you get with your plan:

#### COMPREHENSIVE HEALTH COVERAGE

Worry less by being prepared for health emergencies. Health Achieve gives you cash benefits when diagnosed with a critical illness like heart attack, stroke, or cancer, as well as when you get hospitalized due to any illness.

#### LIFE INSURANCE COVERAGE

Should the unexpected happen, you also leave a cash benefit for your loved ones.

#### LIFE INSURANCE COVEEXCLUSIVE AIA VITALITY REWARDS & PRIVILEGES

Health Achieve gives you access to AIA Vitality, a wellness program that rewards you for living a healthier lifestyle. Enjoy discounts on your insurance premiums and exclusive discounts from our partners.





**HEALTHIER, LONGER,  
BETTER LIVES**

## REMINDER ON FREE-LOOK PERIOD

If after reading the Policy Contract you decide that this is not suitable for your needs, simply return it to AIA Philippines within fifteen (15) days from the date you or your authorized representative received it and we will refund you the (1) account value, and (2) any Policy Charges that have been deducted against the account value.

## 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: "AAGIY").

<sup>[1]</sup> Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

<sup>[2]</sup> Based on the 2020 annual accounts Securities and Exchange Commission (SEC) filing.

<sup>[3]</sup> Hong Kong SAR refers to Hong Kong Special Administrative Region.

<sup>[4]</sup> Macau SAR refers to Macau Special Administrative Region.

The contents of this document are for explanatory purposes only. Actual terms and conditions are found in the policy.

Version February 2022

In case of conflict, the policy terms shall prevail. Valid for distribution in the Philippines only.



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