



**HEALTHIER, LONGER,
BETTER LIVES**

**AIA Philippines Life and General
Insurance Company Inc.**

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PRESS RELEASE

ACHIEVE FINANCIAL FREEDOM: INSIDER ADVICE TO CREATE THE FUTURE THAT YOU WANT

One of the first things that come to mind when you become financially independent is the excitement of finally having your own money to spend. As you age, the responsibilities start coming in, and slowly, you no longer feel that it's yours. It just passes through your pocket and straight to the monthly expenses. That's the sad reality of life. As your income increases, the expenses grow in parallel, sometimes even more than what you earn.

But no one wants to live like that. And it doesn't have to be. We all want to look forward to a future where there's enough left over to spend on non-essentials that make life more enjoyable. The secret is by achieving financial freedom. How? Here are four tips to help you create the future that you want.

1. Make some changes to your current budget so you can set aside savings for your future plans.

Having enough budget to spare for the niceties of life comes at a price. If you want to be able to afford those, you need to have a delayed gratification mindset: make sacrifices now to get what you want later. For most people, this means cutting one's budget to the bare minimum, and with 20 percent of their earnings going into their savings. This also means wiping out debts, and only taking on 'good' debts like mortgage and car loans.

AIA Philippines recently launched AIA A+ Signature, their product that lets you create a worry-free future with guaranteed benefits and cash payouts equal to 10 percent of your plan's face amount. With the flexible payment terms of paying for your policy within five, ten or twenty years, you are assured that there is an option that can allow you to work it into your budget, so you can set aside money to make your future plans happen.

2. Determine your vision for what you want in the future.

How do you plan to live? Do you want to travel every year? Do you want your children to study overseas? Are you planning to retire when you hit 50? However you envision the future, it's important to have a continuous income stream that will augment either your savings or your present earnings.



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AIA A+ Signature provides guaranteed cash payouts, where you can get 10 percent of the face amount (the total amount of your coverage) starting at the end of your fifth or sixth policy year (depending on the payment term selected) and then every two years thereafter. If you're an early retiree, having additional money on top of your retirement funds coming in on a regular basis will help you sustain the lifestyle you used to have, plus allow you do all the other things you've always wanted to do but couldn't afford!

3. Ensure that you are protected from life's many risks.

Imagine how life would be for your family if you met an untimely passing. If you are the family breadwinner, the wisest course of action is to protect them from untoward life events as soon as you can. Nothing expresses your love more strongly than making sure that no matter what happens to you, your loved ones can continue to fulfill their dreams.

Should you live a long and happy life, life insurance can also be another way to leave behind an inheritance for your loved ones. Either way, you will leave behind a legacy that can take care of your family.

With AIA A+ Signature, your beneficiaries will receive twice the amount of coverage of the plan. This means that if the coverage is for one million, the two million that your loved ones will receive will go a long way towards ensuring that their needs are cared for.

4. Invest early and often.

Time is always on your side in investment. If you start early and invest for the long-term, you are in a better position to weather market volatility.

Do not leave your eggs in one basket. Study the pros and cons and determine your risk appetite in investing. After ensuring you're protected with life insurance, explore other ways to grow your money through variable unit link (VUL) products, bonds, equities, **properties**, and other financial instruments.

If you're on the lookout to get a multipurpose insurance product that has the potential to give you additional gains, you might also want to check out AIA A+ Signature. Aside from the guaranteed cash payouts, you can also have added savings from non-guaranteed dividends.

You need to make smart decisions today that will help you achieve your lifestyle goals if you want to create the future that you want for yourself and your family. By investing in AIA A+ Signature,



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you're one step closer to enjoying the life that you've always wanted, and look forward to a healthier, longer, better life ahead.

Want to know more about AIA A+ Signature? Click [here](#) for more information.

FOR ONLINE PUB: Click [here](#) for more information about AIA Philippines, or [here](#) to visit the AIA Philippines Facebook page, email customerservice.ph@aia.com or call (02) 8528-2000 to know more.

FOR PRINT PUB: Know more about AIA Philippines by visiting their website at aia.com.ph or Facebook page at <https://www.facebook.com/AIAPhilippines/>, emailing customerservice.ph@aia.com or calling (02) 8528-2000.

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About AIA Philippines

AIA Philippines (AIA Philippines Life and General Insurance Company, Inc.), 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 PHP259.38 billion in total assets¹ and PHP72.45 billion in net worth¹ as of 31 December 2022 while serving nearly 1,000,000 individual policyholders and almost 1,000,000 insured group members.

Based on the Audited Financial Statement of AIA Philippines and BPI AIA as of 31 December 2022, the combined total premium income was at PHP32.03 billion.

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. Its subsidiaries include BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation), its bancassurance arm; AIA Investment Management and Trust Corporation Philippines, its trust company managing its local funds; and MediCard Philippines, its wholly-owned health maintenance organization (HMO) company.

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 SAR², Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR³, and a 49 per cent joint venture in India.

¹ Based on the 2022 annual accounts Securities and Exchange Commission (SEC) filing.

² Hong Kong SAR refers to the Hong Kong Special Administrative Region.

³ Macau SAR refers to the Macau Special Administrative Region.



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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\$303 billion as of 31 December 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 41 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) traded on the over-the-counter market (ticker symbol: "AAGIY").

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