



into reality

**Elevate your
dreams**

**AIA
ASCEND**

**Ascend to the
life you want**

Get guaranteed annual cash payouts
and 200% maturity benefit to help build your dream life

AIA ASCEND

Want to live your dream life today while securing your tomorrow?
AIA Ascend is the plan that empowers you to do both.

Whether you're building your career, supporting your family's needs or preparing for your future, AIA Ascend can help you ascend to the life you want.

PRODUCT FEATURES



LIFE INSURANCE COVERAGE

In case the unexpected happens, your beneficiaries will receive death benefit equal to 200% of your plan's face amount, or the total premiums you've paid minus any cash payouts released, whichever is higher. This provides peace of mind that they will be financially secure, no matter what.



GUARANTEED CASH PAYOUTS

Receive guaranteed cash payouts equivalent to 5% of your plan's face amount starting at the end of your 5th policy year (for 5-pay) or 6th policy year (for 10-pay). These payouts will continue every year for as long as you are alive until the end of the policy term, ensuring that you have a steady stream of cash to support your lifestyle or financial goals along the way.



FLEXIBLE PAYMENT TERMS

Choose from its 5-years-to-pay and 10-years-to-pay options. This gives you better flexibility in managing your finances as you pay the premiums of your policy.



GUARANTEED MATURITY BENEFIT

Receive a lump sum cash benefit equal to 200% of your plan's face amount upon the end of the policy term at the age of 65.



BONUS POTENTIAL DIVIDENDS

This plan allows you to receive bonus potential dividends when available to your policy.



ADDITIONAL PROTECTION RIDERS

Enhance your coverage with optional riders, offering extra protection and benefits tailored to your needs. Protection riders include:

Total and Permanent Disability (TPD): Coverage in the event of total and permanent disability due to bodily injury or disease before the insured reaches age 65.

Personal Accident (PA): Coverage for personal accidents, with an additional 100% benefit if the accident occurs while riding Public Transportation or is caused by Acts of Nature, prior to reaching age 65.

Payor's Term Benefit (PTB): Coverage for the payor of the policy in case of untimely death, ensuring continued protection.

Enhanced Waiver of Premium: Waives all future Basic and Rider premiums in case of total and permanent disability or upon diagnosis of a covered critical illness.

Payor's Benefit on Death and Disability (PBDD): A rider that waives the total premium of the plan in case of untimely death or total and permanent disability of the payor.



WHO IS THIS PLAN BEST FOR?



SAMPLE SCENARIOS



AJ

Age: 35

Marital Status: Single

He's a spirited millennial in his 30s who is focused on living life to the fullest. He dreams of traveling the world, but he's also careful about dipping into his savings meant for his long-term financial goals.

GUARANTEED CASH PAYOUTS

AJ can enjoy additional funds for his adventures without having to worry about depleting his long-term savings. This allows him to live his best life today while staying on track with his future goals.

GUARANTEED LIFE INSURANCE COVERAGE

In case AJ passes away, his beneficiary will receive 200% of his plan's face amount which can help secure the future of his loved ones.

GUARANTEED MATURITY BENEFIT

At the end of his policy's term at age 65, AJ will receive 200% of his plan's face amount which can serve as his retirement fund.

AJ can also choose to add riders for more protection. He can also receive bonus potential dividends when available to his AIA Ascend policy.



JILL

Age: 45

Marital Status: Married

She's a dedicated mom in her 40s who balances running a successful business and caring for her family. She wants to ensure her family's financial stability even when she gets older.

GUARANTEED CASH PAYOUTS

Jill will have additional cash that she can use to support her in her business or enjoying time with her family.

GUARANTEED LIFE INSURANCE COVERAGE

In case of her unexpected passing, Jill's beneficiary will receive 200% of her plan's face amount which can help secure the future of her loved ones.

GUARANTEED MATURITY BENEFIT

At the end of her policy term, Jill will receive 200% of her plan's face amount which she can use to sustain and grow her business in the future.

For extra layer of protection from accidents and disabilities, Jill can add the optional riders. She can also receive bonus potential dividends when available to her AIA Ascend policy. As a mother, Jill can also get this plan for her child with her as the payor and her child as the insured.



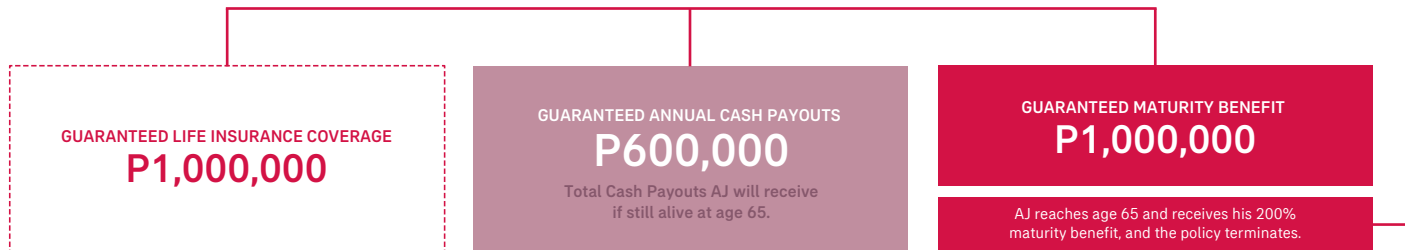
AJ

Age: 35

Marital Status: Single

Face Amount	PHP 500,000
Payment Term	10-Pay
Policy Term	Up-to-age 65
Annual Premium	PHP129,255/year

BENEFITS	AMOUNT EQUIVALENT
200% Guaranteed Life Insurance Coverage	PHP 1,000,000
5% Guaranteed Annual Cash Payouts	PHP 25,000/year
200% Guaranteed Maturity Benefit	PHP 1,000,000



AJ's life is insured throughout the duration of his policy

AJ will receive guaranteed annual cash payouts starting at the end of his 6th policy year until age 65, provided the insured is still alive.





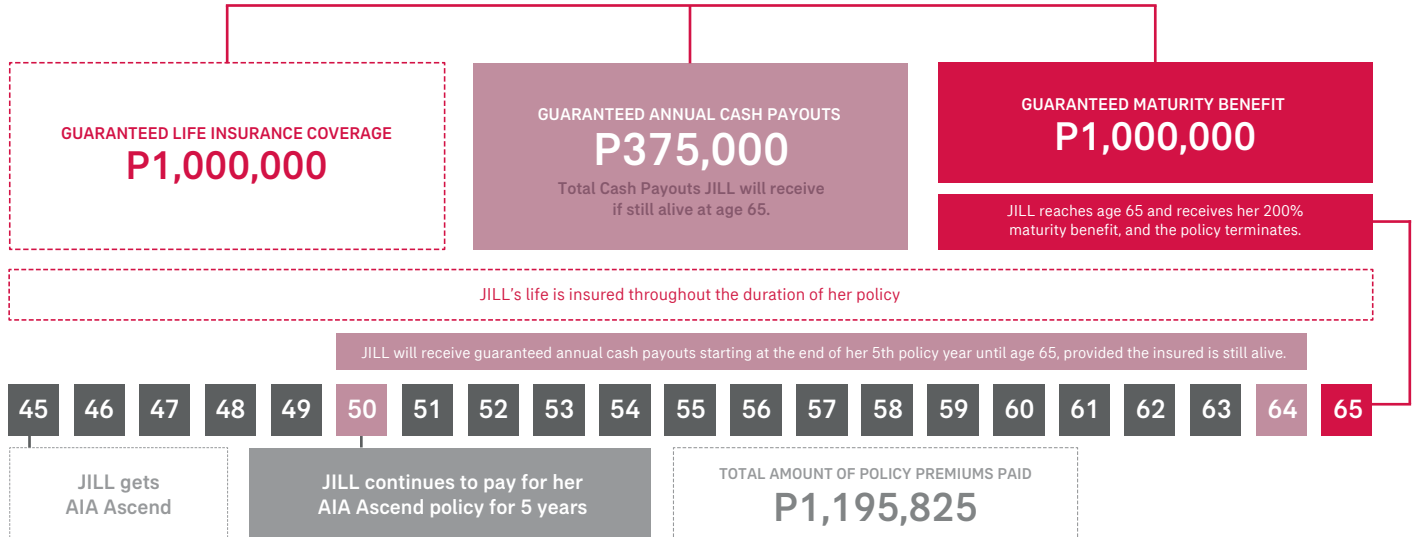
JILL

Age: 45

Marital Status: Married

Face Amount	PHP 500,000
Payment Term	5-Pay
Policy Term	Up-to-age 65
Annual Premium	PHP239,165/year

BENEFITS	AMOUNT EQUIVALENT
200% Guaranteed Life Insurance Coverage	PHP 1,000,000
5% Guaranteed Annual Cash Payouts	PHP 25,000/year
200% Guaranteed Maturity Benefit	PHP 1,000,000



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REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK

Upon receiving the Policy Contract, you may refer to the document for full details on the definitions, exclusions including the pre-existing conditions, and other limitations. 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 total premiums you paid.

ABOUT AIA PHILIPPINES

AIA Philippines (AIA Philippines Life and General Insurance Company, Inc.) is one of the country's largest life insurance companies. Originally established on 21 June 1947 as Philam Life (The Philippine American Life and General Insurance Company), AIA Philippines has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises. Today, AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group, which operates in 18 markets across the Asia-Pacific region.

AIA Philippines has PHP266.75 billion in total assets [1] and PHP72.54 billion in net worth [1] as of 31 December 2023 while serving nearly 1,200,000 individual policyholders and almost 1,000,000 insured group members.

Based on the Insurance Commission results as of 31 December 2023, the combined total premium income of AIA Philippines and BPI AIA was at PHP27.93 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.

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(1), Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR(2), and a 49 per cent joint venture in India. In addition, AIA has a 24.99 per cent shareholding in China Post Life Insurance Co., Ltd.

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\$289 billion as of 30 June 2024.

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 42 million individual policies and 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 codes "1299" for HKD counter and "81299" for RMB counter with American Depositary Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

[1] Based on the 2023 Annual Accounts of the Securities and Exchange Commission (SEC) filing

(1) Hong Kong SAR refers to the Hong Kong Special Administrative Region.

(2) Macau SAR refers to the Macau Special Administrative Region.

*The contents of this material are for illustration purposes only.

Actual Terms and Conditions are found in the policy contract.

Valid for distribution in the Philippines only.

In case of conflict with this material, the terms and conditions of the policy contract shall prevail.

Ver. 10OCT2024

Let's continue the conversation.

 Call (02) 8528-2000  aia.com.ph   AIAPhilippines