

AIA FUTURESAFE USD

*Turn Global Strength
Into Lasting Security.*



A USD-denominated plan that helps preserve, protect, and pass on your wealth for the life you've built and those who'll live it after you.

AIA FutureSafe USD turns your wealth into lasting security for your family. It combines guaranteed lifetime coverage, cash payouts, and a maturity benefit in US dollars—helping you protect today and provide for generations to come.

WHAT IS AIA FUTURESAFE USD?

AIA FutureSafe USD is more than a plan — it's protection designed to last a lifetime. It helps you secure your wealth, care for your family, and build a legacy in one of the world's strongest currencies.

Anchored in USD and backed by AIA's financial strength, it's protection that gives you confidence today and security that lives beyond you.

Preserve what you've built, protect those you love, and pass on a legacy that lasts.

KEY FEATURES



Guaranteed Life Insurance

Protect your loved ones with coverage, highest of:

- 250% of your plan's Face Amount (minus any cash payouts already received and any policy loan);
- 200% of your plan's Face Amount (minus any policy loan), or;
- Total premiums paid (minus any cash payouts and any policy loan);
less any debt or Policy Loan to the Company



Guaranteed Cash Payouts

Receive a steady income stream equal to 8.8% of Face Amount for Single-Pay, starting at the end of Policy Year 5 and 7% of Face Amount for 5-Pay, starting at the end of Policy Year 8 until age 100.



Maturity Benefit*

Secure a one-time cash benefit equal to 200% of Face Amount at age 100.



Potential Dividends

Enjoy non-guaranteed dividends which you can cash out or leave with your policy to grow.



Easy Application**

No medical exam, simple declarations—experience a smooth and seamless application tailored for your convenience.



Short Pay Periods

Pay once or within five years for lifetime coverage and benefits.

*Customers can claim either the maturity benefit or the death benefit only. Both benefits cannot be claimed at the same time.

**Subject to terms and conditions.



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WHY AIA FUTURESAFE USD?

More than protection. Built for a lifetime of possibilities for your loved ones and your legacy.

KEY ADVANTAGES OF CHOOSING AIA FUTURESAFE USD:



Funding your future USD-driven goals

Whether it's for education, healthcare, lifestyle, or travel needs abroad—AIA FutureSafe USD serves as a reliable long-term savings tool to help fund your personal and family's dollar-denominated expenses.



Preserving your wealth anchored on USD's global strength

Even though the market conditions and global economy are unpredictable, you have the advantage of potential income growth in USD and every dollar gets value over time.



Planning your legacy

Pass on a bigger, more sustainable wealth to the next generation, ensuring lasting value for your children and your grandchildren.

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Scenario 1: Protecting Family for the Future

Sophia, 40

A Philippine-based executive working for a US-based company, Sophia wants to protect her USD income while preparing for her family's future.

She had been exploring financial solutions that could help her fund her daughter's education abroad and gain extra resources for family travel.

At age 40, she availed an **AIA FutureSafe USD** policy with a Face Amount of **USD 6,500** and a **5-year pay period**.

How her plan could look:

Annual Premium	USD 3,275 for 5 years
Guaranteed Cash Payouts	USD 455 every other year starting at the end of the 8th Policy Year
Guaranteed Death Benefit	Up to USD 13,000
Maturity Benefit*	USD 13,000 at age 100

*Customers can claim either the maturity benefit or the death benefit only.

Both benefits cannot be claimed at the same time.

Her Journey with AIA FutureSafe USD

Age

40-44

Sophia pays her annual premiums of USD 3,275 for 5 years, completing all payments by age 44.

48-100

From the end of Policy Year 8, Sophia begins receiving 7% of her plan's Face Amount (USD 455) every other year.

She uses these USD payouts for her daughter's education abroad and pocket money for their occasional visits to her child—while keeping her coverage intact.

86

By this point, Sophia has received total accumulated payouts and non-guaranteed dividends of around USD 26,454, giving her a steady USD income and lasting peace of mind.

100

Once she reaches age 100, her plan provides a lump sum equal to 200% of her plan's Face Amount (USD 13,000) as a Maturity Benefit — a milestone that ensures her family's financial security.

What this means for Sophia:

With **AIA FutureSafe USD**, Sophia enjoys life today while knowing her family's future will always be protected.



Scenario 2: Turning success into legacy

Miguel, 55

A long-time entrepreneur and property investor, Miguel wanted to preserve his USD earnings while creating a stable source of income for his family.

With **AIA FutureSafe USD**, he secured a plan that offers steady payouts and protection that lasts beyond his lifetime.

He availed an **AIA FutureSafe USD** policy with a Face Amount of USD 20,000 and a 5-year pay period.

How his plan could look:

Annual Premium	USD 5,268 for 5 years
Guaranteed Cash Payouts	USD 1400 every other year starting at the end of the 8th Policy Year
Guaranteed Death Benefit	USD 40,000
Maturity Benefit	USD 40,000 at age 100

His Journey with AIA FutureSafe USD

Age

55-59

Miguel completes his 5-year payments of USD 5,268 per year.

63-100

Starting at the end of Policy Year 8, Miguel receives 7% of his plan's Face Amount (USD 1,400) every other year.

86

He reinvests part of these USD payouts into his business while keeping his lifetime coverage in place.

100

By this time, Miguel has received total accumulated payouts and non-guaranteed dividends of about USD 79,320 — giving him dependable income through his later years.

At age 100, his plan provides a lump sum equal to 200% of his plan's Face Amount (USD 40,000) as a Maturity Benefit, completing his goal of leaving a strong financial foundation for his family.

What this means for Miguel:

With **AIA FutureSafe USD**, Miguel turns his success into a legacy that his family can depend on for generations.

IS AIA FUTURESAFE USD RIGHT FOR YOU?

AIA FutureSafe USD is ideal for those who want security today and a legacy that endures.

Designed for individuals who:



Value long-term protection and financial stability.



Want to preserve their USD savings and grow them securely.



Prefer a short payment term with lifetime coverage.



Wish to pass on wealth smoothly to the next generation.

WHY AIA FUTURESAFE USD



Achieve your USD-based life goals while ensuring protection for your family.



Preserve your wealth for generations, backed by global currency strength.



Pass on your USD wealth with ease through tax-efficient life insurance payouts.

PLAN INFORMATION:

Issue Age: 0-65 years old (5-pay) | 0-70 years old (Single Pay)

Minimum Face Amount: USD 6,500 (5-Pay) | USD 30,000 (Single Pay)

Coverage Period: Up to age 100 of the insured

Start building a future that lasts today. Talk to your AIA Life Planner to learn how AIA FutureSafe USD can help you protect what matters most.

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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 and became popularly known 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 PHP 257.76 billion in total assets and PHP 57.35 billion in net worth as of 31 December 2024 while serving nearly 1.2 million individual policyholders and nearly 800,000 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 through its subsidiary, BPI AIA Life Assurance Corporation (formerly BPI-Philam Life Assurance Corporation).

Based on the unaudited reports submitted to the Insurance Commission as of 31 December 2024, the combined total premium income of AIA Philippines and BPI AIA was at PHP 29.77 billion. AIA Philippines is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

AIA PH and BPI AIA are regulated by the Insurance Commission.

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\$328 billion as of 30 June 2025.

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 43 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 codes "1299" for HKD counter and "81299" for RMB counter with American Depository Receipts (Level 1) traded on the over-the-counter market under the ticker symbol "AAGIY".

DISCLAIMERS

This material is 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.

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

²Macau SAR refers to the Macau Special Administrative Region

Let's continue the conversation.



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