

# FLEXIBLE PROTECTION

## THE WAY YOU WANT IT

Get a customizable plan  
that adapts to your life's goals.  
AIA Goals Protect gives you  
the flexibility to adjust your  
protection and your investment  
so you can stay in control of how  
you want to protect your goals.

**AIA**  
**GOALS**  
**PROTECT**





Protect your goals your way with a flexible and affordable life insurance plan. Get a customizable coverage while growing your savings for as low as Php 2,085/month.

*(Subject to terms and conditions)*

## KEY BENEFITS



### **Life Insurance Coverage Up to Age 100**

Your loved ones will receive the benefits of your life insurance coverage. You have the option to customize your life protection of up to 100x of your premiums until age 100.



### **Customizable Additional Benefits**

Enhance your plan with optional attachable riders providing coverage for accidents, disabilities, medical, and critical illnesses.



### **Potential Savings Growth**

This product has an investment component, which means a portion of the premiums you pay will be used to grow your account value expertly managed by AIA Investments Management. You have strategically allocated funds depending on your investment risk appetite to ensure you maximize your savings growth opportunity.



### **Bonuses and No Lapse Guarantee**

Enjoy added rewards with Loyalty Bonuses and Premium Extension Bonuses, plus guaranteed policy protection with the No Lapse Guarantee.



# UNIQUE FEATURES

## Flexible Coverage

Customize your plan according to your goals with Death Benefit Multiples—giving you the flexibility to increase or decrease your life insurance coverage throughout the policy's lifetime with no change in premiums.

If your priority is securing your family's future, you can increase your life insurance coverage allowing your family to receive bigger death benefit should the unexpected happen to you.

If you're more focused on growing your long-term savings, you can reduce your coverage, allowing more funds to be allocated towards your investments.

*(Subject to terms and conditions)*

## Loyalty Bonus

Earn additional Units added to your Account Value for continuous payments with no withdrawals starting on Year 10 and after every 5 years.

*(Subject to terms and conditions)*

## No Lapse Guarantee

Keep your finances protected with No Lapse Guarantee benefit, ensuring your policy remains intact regardless of market performance or decrease in account value for the first five policy years.

*(Subject to terms and conditions)*

## Premium Extension Bonus

Additional Units will be added to your Account Value when you continue paying your premiums even after your original paying period.

*(Subject to terms and conditions)*



# PROTECT YOUR GOALS THE WAY YOU WANT IT

Customize how you want to protect your goals



## AIA Goals Protect PROTECTION

Designed for individuals who want to protect themselves from life's uncertainties. You may package your AIA Goals Protect with riders such as:

- Total and Permanent Disability
- Personal Accident

This is to ensure that you stay protected in cases of accident, disability, and even death, all while building your savings to protect your future.



## AIA Goals Protect - Health HEALTH AND MEDICAL

Ideal for those who want to grow their savings while being protected against health and medical costs. Packaged with optional riders:

- Enhanced Medical Benefit
- 10 Critical Illness
- Hospital Income Benefit



## AIA Goals Protect - Savings LONG-TERM SAVINGS GROWTH

Tailored for those looking to build long-term financial security through savings growth, this package allows you to customize your coverage and allocate more to your investments. It also lets you tap into global and local funds such as AIA Stewardship Funds and Elite Funds—all while protecting you from life's uncertainties with the help of riders:

- Enhanced Waiver of Premium



# ENHANCE YOUR PROTECTION THE WAY YOU WANT IT

by adding optional riders



## Enhanced Waiver of Premium

Have all future basic and rider premiums waived in the event of total and permanent disability or if diagnosed with a covered critical illness.



## 10 Critical Illnesses

Receive a lump sum cash benefit in case you get diagnosed with any of the 10 listed Critical Illnesses before age 75.



## Personal Accident

Get an extra 100% of the PA benefit for accidents caused by Public Transportation or Acts of Nature, whichever comes first, and prior to reaching age 75.



## Enhanced Medical Benefit

Boost your protection with in-patient hospitalization, select out-patient coverage, and additional medical services for greater financial support.



## Total and Permanent Disability

Get additional coverage on Total and Permanent Disability due to bodily injury or disease before they reach the age of 65.

## OTHERS



## Hospital Income Benefit

Get additional cash benefit for up to 365 days of confinement if you're hospitalized due to an illness or an injury, allowing you to focus more on recovery.



## Payor's Benefit on Death and Disability

Have your plan's total premium waived in the event of the untimely passing or total and permanent disability of the payor, applicable when the insured is a minor.



## Payor Term Benefit

The Payor of the policy will receive an additional coverage in the event of untimely death. Applicable when Payor is different from the Person insured.

# AIA INVESTMENT PROPOSITION



## STEWARDSHIP

We access the world's finest asset managers and apply professional oversight, channeling institutional capabilities to the clients.

From portfolio construction to portfolio management, our steadfast stewardship encourages long-term value creation to help clients achieve their financial goals.

## LONG TERM

Proven track record. That's been the critical part of our success over the years. We always take a long-term view, measured in decades not months. It's the AIA way.

## GLOBAL EXPERTISE

250+ investment professional, with average 12 years of experience. Access to the world's finest institutional asset managers.

AIA Goals Protect is an investment-linked product that allocates a portion of your premiums to its investment component, helping you grow your account value over time. This savings growth is managed by AIA Investments—the exclusive investment arm of AIA Group and a leading institutional asset manager.

# AIA INVESTMENT FUND

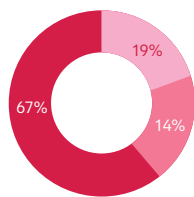
The assets of these funds are strategically allocated based on your investment goals and risk profile. You also get exposure to both global and local funds giving you more ways to protect your long-term savings goals.

## AIA LOCAL STEWARDSHIP FUNDS

Positive performance in 2024 driven by rate declines in local bonds (due to slowing inflation and BSP rate cuts). Exposure to bonds tempered volatility of the local stock market. Annualized since inception returns better than benchmark due to dynamic asset allocation and active management.

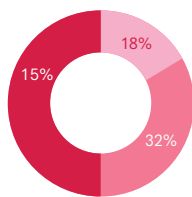
### AIA PESO CONSERVATIVE FUND

Low Risk



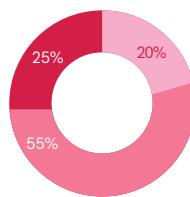
### AIA PESO BALANCED FUND

Low to Medium Risk



### AIA PESO ADVENTUROUS FUND

Medium Risk



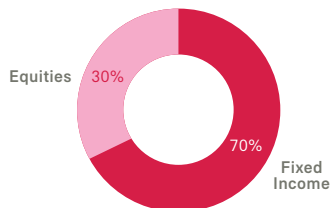
● Fixed Income ● Equities ● Cash

## AIA GLOBAL ELITE FUNDS

Positive performance in 2024 driven by strength of US equities, PHP fund returns also includes uplift from USD strengthening vs PHP.

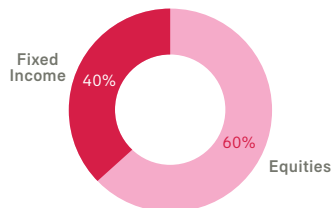
### AIA PHILAM LIFE ELITE CONSERVATIVE

Low to Medium Risk



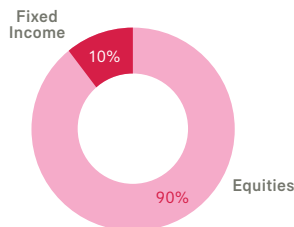
### AIA PHILAM LIFE ELITE BALANCE

Medium to High Risk



### AIA PHILAM LIFE ELITE ADVENTUROUS

High Risk



## OUR PARTNERS



Founded in 1908 Edinburgh, it is one of the UK's largest and oldest investment management firms.

With USD 454.8 Billion in AUM as of December 2021

### WELLINGTON MANAGEMENT®

Private, independent investment management firm and adviser to over 2,200 institutions.

With USD 1.426 Trillion in AUM as of December 2021

## BlackRock.

Founded in 1988, BlackRock operates globally with offices in 35 countries and clients in 100 countries.

With USD 10 Trillion in AUM as of December 2021



Founded in 1931, Capital Group, is one of the largest investment managers in the US.

With USD 2.7 Trillion in AUM as of December 2021



## 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. 15MAR2025

Let's continue the conversation.



Call (02) 8528-2000



aia.com.ph



AIAPhilippines