



**BPI**



# spire

PREMIER

**YOUR BEST YEARS,  
REALIZED**





**BPI AIA Aspire Premier** is more than just an insurance plan; it's your tool to a worry-free retirement. Designed to provide you with guaranteed benefits and cash payouts, this plan lets you live your best life your way.

Imagine having the flexibility to pursue your passions, travel the world, or simply relax and enjoy your retirement years, all without worrying about financial constraints.

## PRODUCT BENEFITS:



### GUARANTEED\* LIFE INSURANCE BENEFITS:

In the event of your unexpected passing, your beneficiary will receive a life insurance benefit equal to 200% of your plan's face amount or the total premiums paid less payouts (whichever is higher). This ensures you can provide financial stability for your family even after your passing.



### GUARANTEED\* CASH PAYOUTS:

Starting at the end of your 2nd policy year, you will receive cash payouts equal to 10% of your plan's face amount. This will continue every other year for as long as you're living or until you reach the age of 100, providing you the financial freedom to support your new adventures.



### GUARANTEED\* MATURITY BENEFIT:

When you reach the age of 100, you will receive a cash benefit equal to 200% of your plan's face amount. You can use this to ensure financial security for the rest of your golden years.



### SHORTER PAY TERMS:

You only need to pay for your BPI AIA Aspire Premier policy for 2 years. After 2 years, you'll receive your payout benefits as early as the end of the 2nd policy year.



### EXPANDED ISSUE AGE:

Individuals aged 0 to 70 can enjoy BPI AIA Aspire Premier's guaranteed benefits and start building the life they're always wanted even during their golden years.



### NON-GUARANTEED DIVIDENDS:

The policy is eligible to receive dividends, when available to the policy, that may be paid out in cash or left with BPI AIA to accumulate.

## OPTIONAL RIDERS:



### 10 CRITICAL ILLNESS

Provides additional coverage in case you get diagnosed with any of the listed Critical Illnesses prior to age 75.

- Cancer
- Coma
- End Stage Lung Disease
- Heart Attack
- HIV due to Blood Transfusion
- Kidney Failure
- Liver Cirrhosis
- Stroke
- Terminal Illness
- Vital Organ Transplant

and Occupationally Acquired HIV



### ENHANCED WAIVER OF PREMIUM

Waives the Base and Rider premiums in case you get totally and permanently disabled or upon diagnosis of any of the covered Critical Illnesses.



# SAMPLE SCENARIO



## Insured: Norma Torres

Age:	55 years old
Occupation:	General Manager
Face Amount:	PHP 1,000,000
Death/Maturity Benefit*:	PHP 2,000,000
Pay Period:	2-Pay
Annual Premium:	PHP 1,194,400
Total Premium Paid:	PHP 2,388,800

\*Customer is entitled to either maturity or death benefit only.  
Only one benefit can be claimed.

## TOTAL LIVING BENEFITS RECEIVED

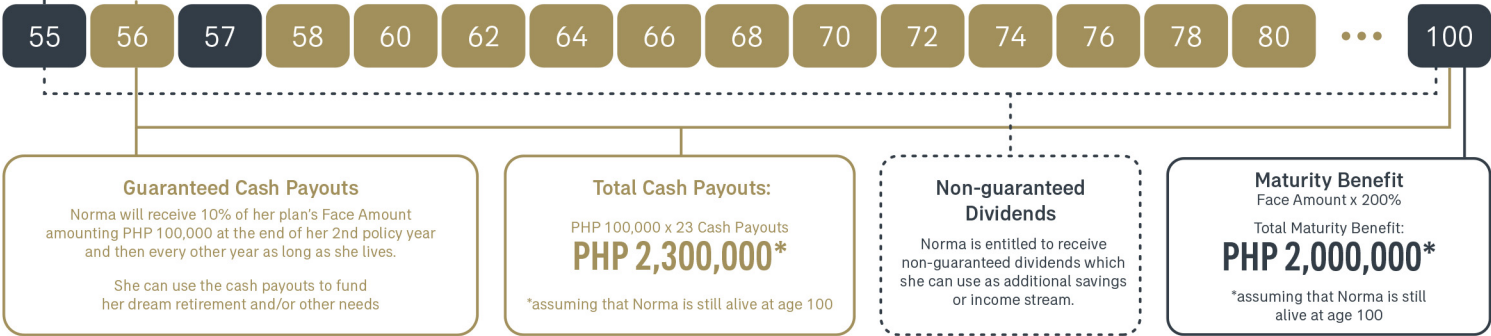
Total Cash Payouts + Total Maturity Benefit =  
PHP 2,300,000 + PHP 2,000,000 =

**PHP 4,300,000**  
Plus non-guaranteed dividends



### End of Premium Payment

This addresses her need for a shorter pay period.



Sample premium is for illustration purpose only. Actual amount will depend on the specific customer.



## REMINDER ON PRE-EXISTING CONDITION AND FREE-LOOK PERIOD

Upon receiving the policy contract, you may refer to the document for full details on the definitions and exclusions, including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the policy contract, simply return the document to BPI AIA within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the premiums according to the contract provisions.

The financial products of BPI AIA Life Assurance Corp. (BPI AIA) are not insured by the Philippine Deposit Insurance Corporation and are not guaranteed by Bank of the Philippine Islands and its subsidiaries.

## ABOUT BPI AIA

BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country – Bank of the Philippine Islands (BPI) and AIA Philippines Life and General Insurance Company (formerly Philam Life). BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 850 branches and 2,500 ATMs and CAMs. AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of the two trusted companies, BPI AIA policyholders are assured that their insurance is backed by financial strength and stability.

## LET'S CONTINUE THE CONVERSATION



Call (02) 8528 5501



[bpi-aia.com.ph](https://bpi-aia.com.ph)



BPI AIA Life Assurance Corp.

## 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, Thailand, Singapore, Malaysia, Australia, Cambodia, Indonesia, Myanmar, New Zealand, the Philippines, South Korea, Sri Lanka, Taiwan (China), Vietnam, Brunei and Macau SAR, 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\$302 billion as of 30 June 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 40 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").

This material contains only a brief description of the product. The complete terms and conditions are found in the policy contract. In the event of conflict between this material and the policy, the policy shall prevail.