

PERSONALIZE YOUR PROTECTION

With BPI AIA Prosper, you're in control. Choose between a protection-centric plan to be your safety net against life's uncertainties or a health-forward plan to shield you from unexpected medical costs.



**Protect What Matters.
Grow What Counts.**





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Experience life on your own terms with a flexible and affordable life insurance plan.

Customize your coverage to protect your goals while steadily growing your financial security.

(Subject to terms and conditions)



One Plan, Two Powerful Paths:

With BPI AIA Prosper, you're in control. Choose between our Protection and Health rider packages depending on your need.



BPI AIA PROSPER - HEALTH

Perfect for those seeking to guard against unexpected health costs. Your plan is enhanced with the following riders:

- ➔ **Medical Benefit** - Get added coverage for in-patient care, select out-patient services, and medical support during emergencies.
- ➔ **Hospital Income Benefit** - Receive extra cash benefits for up to 365 days of hospitalization so you can focus on recovery.
- ➔ **10 Critical Illness** - Benefit from a lump-sum cash payout if diagnosed with any of the 10 specified critical illnesses before age 75.
- ➔ **Enhanced Waiver of Premium (Optional for 5-Pay)** - Waive premiums if total & permanent disability or a covered critical illness occurs, keeping your policy active while you recover.



BPI AIA PROSPER - PROTECTION

Ideal for individuals who want a robust shield against life's uncertainties. Your coverage includes riders such as:

- ➔ **Personal Accident** - Receive 100% extra coverage for accidental death or dismemberment due to public transport or natural events, up to age 75.
- ➔ **Total & Permanent Disability** - Secure your future with added coverage for total and permanent disability caused by injury or illness, available until age 65.
- ➔ **Enhanced Waiver of Premium (Optional for 5-Pay)** - Waive premiums if total & permanent disability or a covered critical illness occurs, keeping your policy active while you recover.

UNIQUE FEATURES:

- ➔ **Flexible Coverage** - Adjust your life-insurance coverage—whether increasing it for greater security or allocating more toward investments—without altering your premiums.

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- ➔ **Loyalty Bonus** - Earn additional units credited to your Account Value, starting on Year 10 and every five years thereafter.

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CUSTOMIZE YOUR COVERAGE EVEN FURTHER

In addition to the riders included in your chosen package, you can enhance your protection by adding any of the optional riders available.

- ➔ **Enhanced Waiver of Premium**
- ➔ **Personal Accident**
- ➔ **Total & Permanent Disability**
- ➔ **10 Critical Illness**
- ➔ **Medical Benefit**
- ➔ **Hospital Income Benefit**
- ➔ **Payor's Benefit on Death and Disability** – Should the payor pass away or become totally and permanently disabled, all premiums are waived—mandatory if the insured is a minor.
- ➔ **Payor's Term Benefit** – Added protection for the payor in case of untimely death when they are not the insured.

- ➔ **No Lapse Guarantee** - Enjoy unwavering protection with a benefit that safeguards your policy against market downturns or decreased account value during the first five policy years.

*Subject to terms and conditions

- ➔ **Premium Extension Bonus** - Continually grow your protection - additional units will be credited to your account value as you continue paying your premiums beyond your chosen payment terms.*

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Protect What Matters.
Grow What Counts.

BPI AIA Prosper allocates part of your premiums to help grow your policy's account value through the help of BPI Wealth.



BPI WEALTH

The largest stand-alone trust corporation in the Philippines and a wholly-owned subsidiary of the Bank of the Philippine Islands (BPI). BPI Wealth serves investors with innovative investment solutions. It has one of the largest teams of experienced investment professionals exercising a strict multi-strategy orientation to deliver above par risk-adjusted returns over the client's well defined investment horizon. It employs an established technology infrastructure for advanced portfolio management, risk management, investment accounting, as well as investment planning and funds distribution. BPI Wealth is a multi-awarded fund house recognized by numerous prestigious institutions in the local and global investment management communities.

BPI-Philam Peso Bond Fund (Moderate)

The fund aims to achieve a steady stream of income by investing in a diversified portfolio of Philippine Peso denominated high-grade fixed income instruments, such as, but not limited to, government securities, corporate notes and bonds, and fixed income funds.

BPI-Philam Equity Index Fund 2 (Aggressive)

The fund aims to track the performance of the Philippine Stock Exchange Index (PSEI). The Fund shall substantially invest in stocks comprising the PSEI using the same weights as in the index.

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 the premiums according to 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.

LET'S CONTINUE THE CONVERSATION

 Call (02) 8528 5501  bpi-aia.com.ph  BPI AIA Life Assurance Corp.

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.