

Protect those moments you live for.



# CRITICAL CARE MAX

Take care of yourself today with Critical Care Max, a health and life insurance plan that keeps you safe for tomorrow.



**BPI**



THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.

# Are you going to wait until it is too late? Protect yourself before things get critical.

**65.7%** of medical expenses of Filipinos are paid out-of-pocket.<sup>1</sup>



1 out of 1,000 FILIPINOS HAS CANCER. And a lot of us aren't financially covered for this.

But the sooner we prepare, the safer we'll feel.

**33%** of all types of cancer can be cured if detected and treated early.<sup>2</sup>



The best news is that survival rates are high and early detection also makes payments easier on our wallets.

Up to 75-95% survival rate for various types of Cancer (Oral, Colon, Skin, Breast, Uterine Cervix) when detected at an early stage.

**22%** savings you generate when you treat cancer in the early stages.



It's a sad fact that as we get older, our medical needs INCREASE, our treatment costs ESCALATE and our health insurance EXPIRES.

Those with insurance are less likely to experience financial catastrophe and loss than those without.<sup>3</sup>

**CRITICAL CARE MAX** is a comprehensive plan that provides financial benefits at the early stages of a critical illness so you can recover and enjoy more moments with your family.

Have peace of mind with the following benefits:

### Cash Benefit for Critical Illnesses<sup>4</sup>

Receive a cash benefit upon diagnosis of any of the covered critical illnesses.

### 'Health Fund'<sup>5</sup> to Support Your Health Needs in the Future

Build a savings fund that accumulates over time to support your health needs in the future.

### Coverage for Accident and Disability

Provides additional benefit in case of death, dismemberment and disability due to accident.<sup>6</sup>

### Plan Continuation

Let BPI AIA take care of your payments should a critical illness strike, so you can focus on getting better.

### Life Insurance Coverage

Secure your family from financial strain with a life insurance coverage.

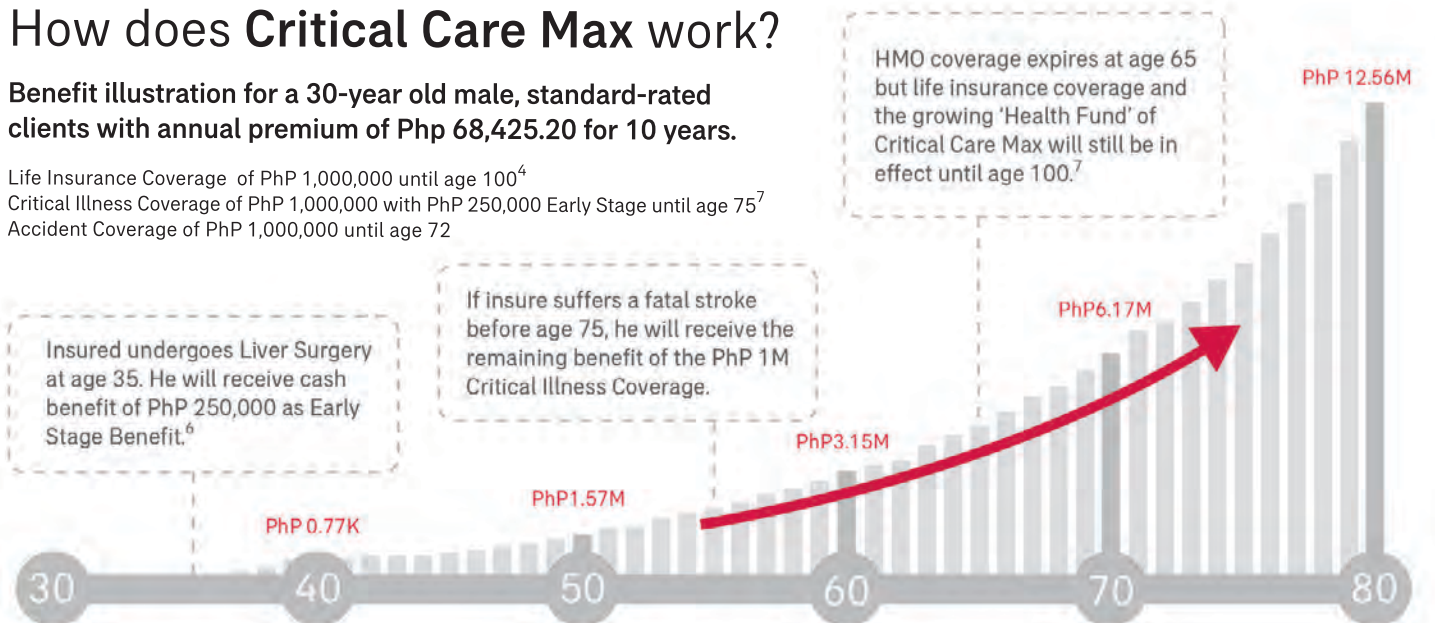
## How does Critical Care Max work?

**Benefit illustration for a 30-year old male, standard-rated clients with annual premium of Php 68,425.20 for 10 years.**

Life Insurance Coverage of Php 1,000,000 until age 100<sup>4</sup>

Critical Illness Coverage of Php 1,000,000 with Php 250,000 Early Stage until age 75<sup>7</sup>

Accident Coverage of Php 1,000,000 until age 72



<sup>1</sup>Analysis of Out-of-Pocket Expenditure in the Philippines ([http://dirp4.pids.gov.ph/webportal/CN/EVENTS/Ulep\\_OOP%20Analysis%20Ylep%20July%20202.pdf](http://dirp4.pids.gov.ph/webportal/CN/EVENTS/Ulep_OOP%20Analysis%20Ylep%20July%20202.pdf))

<sup>2</sup>Philippine Cancer Society, Manila 2010 (<http://www.philcancer.org.ph/wp-content/uploads/2014/04/2010-Philippine-Cancer-Facts-Estimates.pdf>) <sup>3</sup>Prevalence of Household that experienced catastrophe due to out-of-pocket medical expenses based on the analysis of various funds of Family Income and Expenditure Survey conducted by the Philippine Institute for Development Studies last July 1, 2014.

<sup>4</sup>11 early stage conditions and 56 major critical illnesses. Provides 25% of the rider face amount to the insured upon diagnosis of any covered early stage critical illness. <sup>5</sup>Health Fund refers to Account Value. <sup>6</sup>This benefit may be paid out up to a maximum of four (4) times but it cannot be paid out more than once for the same early stage condition. Based on assumed of annual fund growth of 8%. These figures are projections and not a guarantee of future fund performance. <sup>7</sup>In the future, if the Account Value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continuously enjoy the benefits of the plan and its riders.



## Start funding your healthiest tomorrow.

The funds of **CRITICAL CARE MAX** are professionally managed by **BPI Investment Management, Inc. (BIMI)** and **BPI Asset Management & Trust Corporation (BPI-AMTC)**. You're sure that only the most seasoned and industry-leading investment professionals are handling your investment, thus giving you peace of mind through accessible and affordable life insurance.

# **AIA** *Vitality*

## Enjoy exclusive privileges for living healthier together with **AIA Vitality**

Enjoy upfront 20% additional life coverage and coverage on supplemental benefits (riders) as you make healthy choices with AIA Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.



BPI AIA LIFE ASSURANCE CORP. (BPI AIA) is a strategic alliance between two leading companies in the country: AIA Philippines Life and General Insurance Company (formerly AIA Philam Life) and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the Philippines and the market leader for over 70 years. BPI is a leading commercial bank in the country with over 170 years of experience in the local banking industry and an extensive branch network of more than 1,000 branches and 3,000 ATMs.

BPI AIA's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and protection needs.

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

## Discover your winning formula!

Talk to our Bancassurance Sales Executive to find out how you can make CRITICAL CARE MAX work for you.

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

1-800-188-89100 (02) 8-528-5501

REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK PERIOD: UPON RECEIVING THE POLICY CONTRACT, YOU MAY REFER TO THE DOCUMENT FOR FULL DETAILS ON THE CRITICAL ILLNESS/TERMINAL ILLNESS DEFINITIONS, 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 YOU OR YOUR AUTHORIZED REPRESENTATIVE RECEIVED IT AND WE WILL REFUND THE ACCOUNT VALUE PLUS THE POLICY CHARGES THAT HAVE BEEN DEDUCTED.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. (BPI AIA) ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.