

**A future you can look forward to.**



**Future Protect** is a life insurance plan that takes care of your future needs. It's a plan for you when you grow old, or for your loved ones to remember you by should the unexpected happen.



**THE REAL LIFE  
COMPANY**



Anong plano mo? Usap tayo.  
Call (02) 528-2000.  
[philamlife.com](http://philamlife.com)

## Have peace of mind - live comfortably in your golden years.

Retirement is a time to enjoy all the things you never had time to do. It is also the phase of your life when you just want to sit back, relax and live without worries.

With Philam Life's **Future Protect**, we can help you plan for this.

### A plan for you

#### Enjoy High Growth Potential and Expert Administration of Your Funds

- Let Philam Life help grow your money over time by investing your premiums into expertly managed funds that earn better-than-bank returns.
- At no additional cost, enjoy stress-free administration of your regular and increasing cash payouts to serve as continuous income for 10 years when you grow old.
- Look forward to a cash bonus at the end of the 20th year of your plan if no withdrawals or late payments are made.<sup>1</sup>

#### Choose When to Receive Your Cash Payouts and Payment Terms

- Start receiving your regular cash payouts either at ages 55, 60, 65, or 70.<sup>2</sup>
- Build your fund in easy payment terms of 7, 10, 15 or 20 years.<sup>3</sup>

#### Plan Continuation

- Should you become totally and permanently disabled, the plan will continue without you having to pay succeeding premiums. This allows your fund to remain intact.

### A plan for your loved ones to remember you by

#### Growing Life Insurance Benefit

- In case the unexpected happens before you retire, your family will receive a life insurance benefit in the form of guaranteed and increasing payouts. This ensures continuous financial support to your family for 10 years.
- You can also choose a special date when your family will receive the benefits to remember you by.

*Notes:*

- 1. Cash bonus is given at the end of the 20th year of the policy whenever applicable, if no withdrawals were made and premiums were paid on time. Cash bonus is applicable only to the basic premium and is used to purchase additional units for the fund.*
- 2. Upon chosen retirement age, your plan's Account Value will be fully withdrawn. This will be placed under a settlement arrangement with Philam Life. This will be received in guaranteed and increasing payouts for 10 years.*
- 3. 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 continue the life insurance coverage.*

# How FUTURE PROTECT will help you live life comfortably.

See how you can build your fund by saving Php 50,000 annually for 10 years and choosing to retire at age 65.<sup>1</sup>



Get a fund that will give you continuous income.

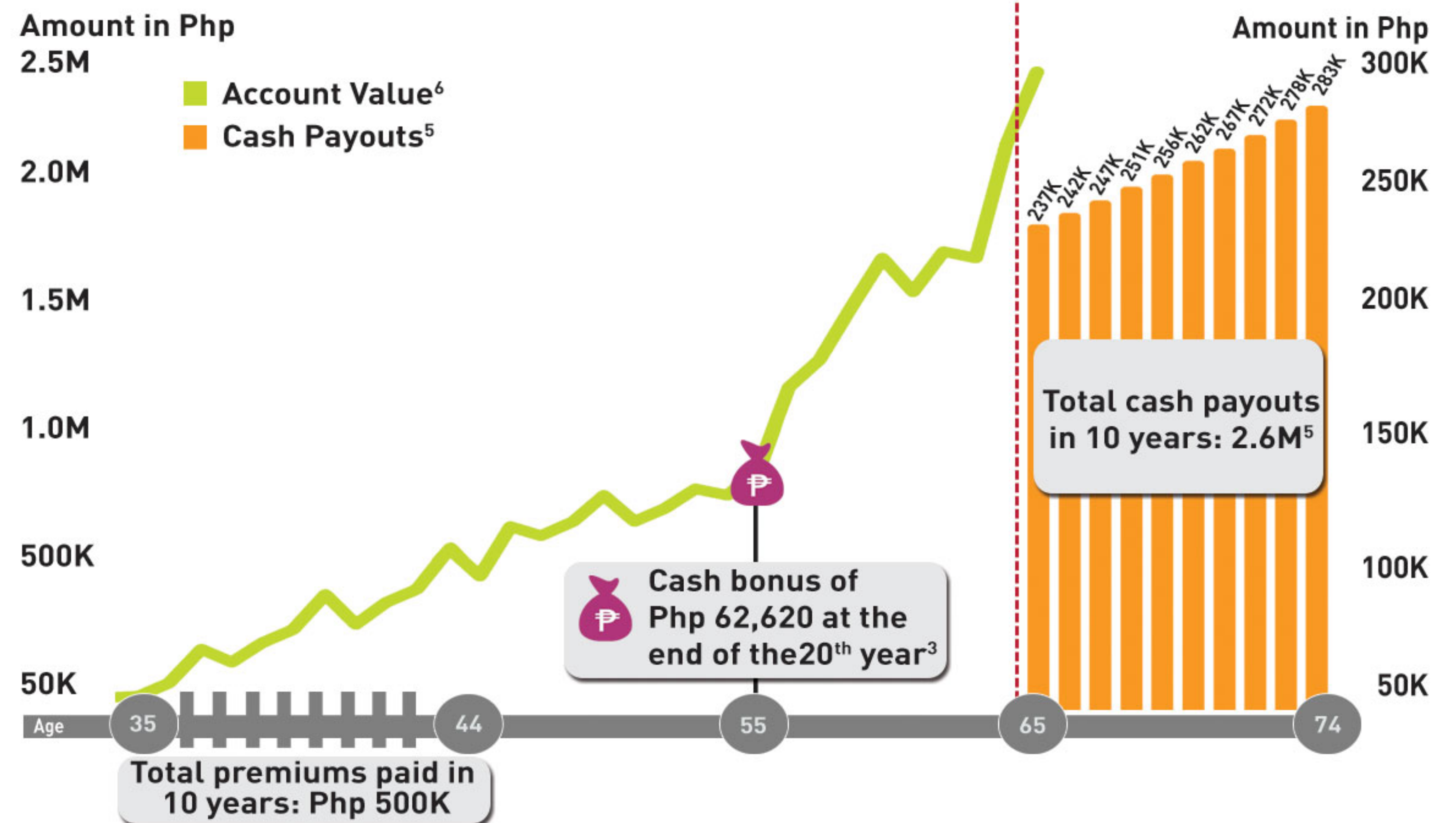
**Php 2.4M** worth of accumulated benefit<sup>2</sup> including a cash bonus<sup>3</sup> of 130% of your annual basic premium



Receive your fund in guaranteed and increasing payouts for 10 years.<sup>4</sup>

**Php 2.6M** total cash payouts<sup>5</sup>

## A PLAN FOR YOU



OR

## A PLAN FOR YOUR FAMILY



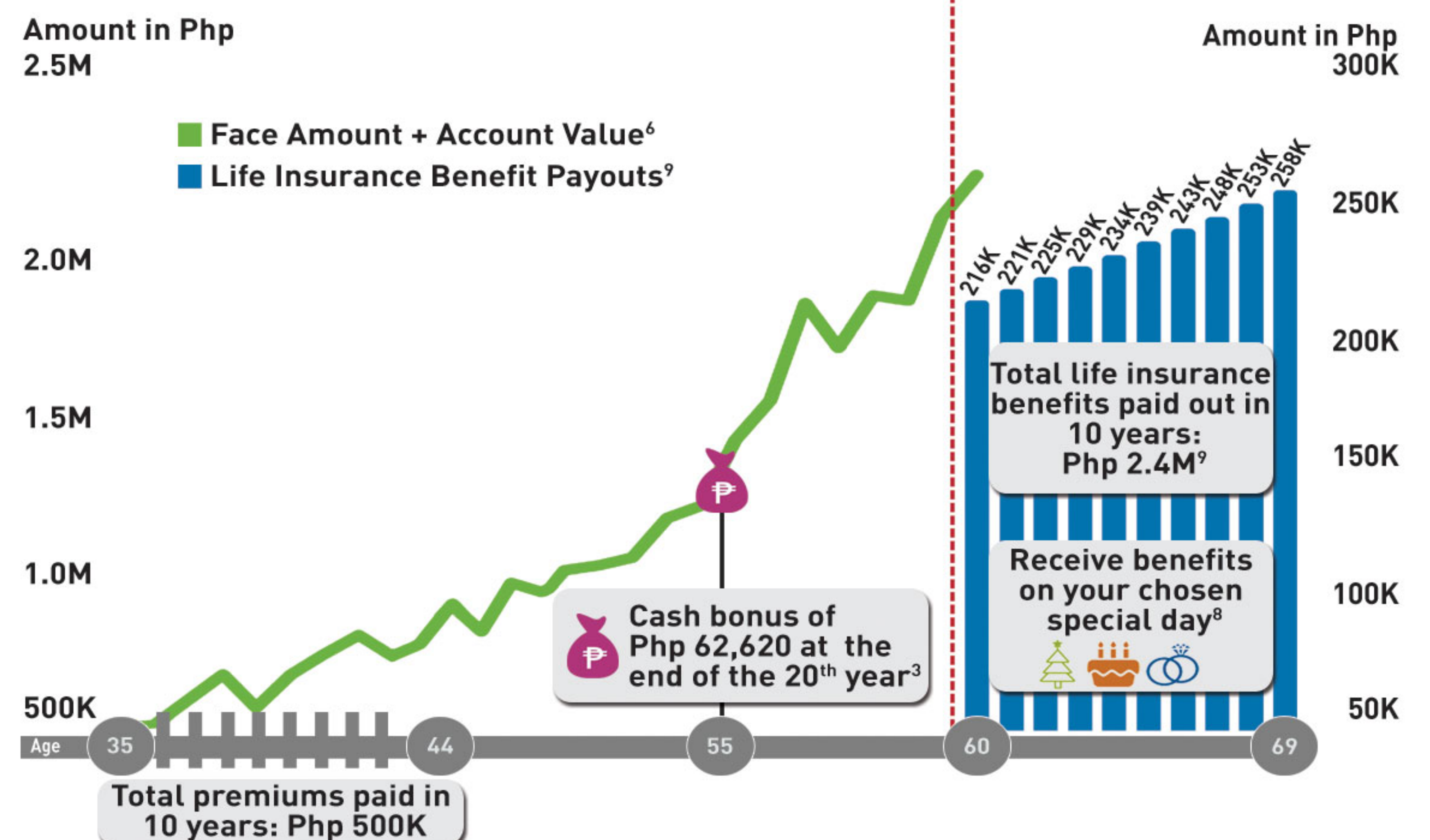
In case of the unexpected, leave a legacy to your family.

**Php 2.2M** worth of life insurance benefit. This includes your guaranteed life insurance coverage and accumulated savings<sup>7</sup>



Your family will receive 10 guaranteed and increasing payouts starting at claim then at every date special to you.<sup>8</sup>

**Php 2.4M** total insurance benefit<sup>9</sup>



**Don't worry about the future. Instead, look forward to it with Future Protect.**

### Notes :

1. Future Protect benefit illustration assumes a standard rate for a 35-year old male client paying Php 50,000 annually for 10 years including a waiver of premium rider and choosing to retire at age 65.
2. Accumulated Benefit at age 65 is based on a projected annual fund growth of 8%. These are for illustrative purposes only and are not guarantees of future performance. Your Account Value at a given period could be less than the amount you invested.
3. Cash bonus is given at the end of 20th year of the policy whenever applicable, assuming that there were no withdrawals made and premiums were paid on time. Cash bonus is applicable only to the annual basic premium.
4. Upon the chosen retirement age, your Account Value will be fully withdrawn and shall be placed under a settlement arrangement with Philam Life. Under this settlement arrangement, you shall then receive guaranteed cash payouts over 10 years starting at retirement age.
5. The total cash payout of Php2.6M is based on the accumulated benefit at age 65 plus the projected 2% annual interest rate over 10 years. These are for illustrative purposes only and are not guarantees of future performance. Your Account Value at a given period could be less than the amount you invested.
6. Account Value illustration shows possible fluctuations before reaching chosen retirement age. This is for illustration purpose only.
7. Assumes death is at age 60 which is before the chosen retirement age. The Life Insurance Benefit is equal to Account Value plus Face Amount, and is based on a projected annual fund growth of 8%. These are for illustrative purposes only and are not guarantees of future performance.
8. Upon death, your Life Insurance Benefit shall be placed under a settlement arrangement with Philam Life. Your beneficiaries shall then receive 10 payouts starting at claim and every year after at the special date you chose during application.
9. The total payout of Php2.4M is based on the Life Insurance Benefit at age 60 plus the projected 2% annual interest rate over 10 years. These are for illustrative purposes only and are not guarantees of future performance.

## Where is your money invested?

Your payments will go into funds that invest in Philam Asset Management, Inc. (PAMI) mutual funds. PAMI is a wholly owned subsidiary of Philam Life. It is a multi-awarded asset management company that is able to deliver consistent fund performance over the years.

You can choose which fund matches your financial goals and risk appetite. You may also change your fund anytime at no cost as your goals change.

Fund	Where Investments Go	Client Profile
PAMI Philam Strategic Growth Fund	Philippine equity securities	A client comfortable with risk who seeks maximum capital growth over the long term and can ride out greater fluctuations in the value of his investments
PAMI Philam Equity Index Fund	Philippine equity securities but exclusive to the 30 largest stocks in the Philippine Stock Exchange Index	A client comfortable with risk who seeks higher capital growth over the long term by participating in the growth of the Philippine Stock Exchange Index (PSEi)
PAMI Philam Fund	Philippine equity securities and fixed income instruments	A client with balanced risk appetite who desires to attain medium to long-term capital growth and can accept moderate fluctuations in the value of his investments
PAMI Philam Bond Fund	Peso fixed income instruments	A conservative client who wishes to have potentially higher earnings compared to traditional savings accounts and time deposits and can accept minimal fluctuations in the value of his investments

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Or call your Philam Life Financial Advisor now!

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This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail.

Valid for distribution in the Philippines only.



## About Philam Life

The Philippine American Life and General Insurance (Philam Life) Company is the country's premier life insurance company. Established on 21 June 1947, Philam Life has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has PHP236.4 billion in total assets as of 31 December 2015 and has delivered timely payouts of over PHP10 billion in education benefits (2004-2015) and over PHP131 billion in insurance benefits (1950-2015), while serving close to 600,000 individual policyholders and over 2 million insured group members.

Philam Life understands the real life needs of its customers and provides the right plans and the right solutions including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance. It also offers bancassurance and fund management products and services through its subsidiaries – BPI Philam Life Assurance Company (BPI-Philam) and Philam Asset Management Inc. (PAMI).

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.



## 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 in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and representative offices in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$181 billion as of 31 May 2016.

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-Pacific, AIA serves the holders of more than 29 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 code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").