

PROTECTION HEALTH INVEST

You can't stop growing old.
You can't tell when you'll get sick.
But you can prepare for it.



Finally, there's Health Invest - a plan that takes care of you in sickness and in health.

Health Invest is a health and life insurance plan that provides financial protection from serious sickness, accidents or loss of life. Plus, it lets you build a fund for your future health care needs. Payable in as short as 3, 5, 7 or 10 years.



THE REAL LIFE
COMPANY



Anong plano mo? Usap tayo.
Call (02) 528-2000.
philamlife.com

While 97% of Filipinos prioritize safeguarding their and their family's health over other concerns in life, only 16% say that they are financially prepared in the face of serious health conditions. Those who are not prepared admit that they will be financially burdened and will resort to loaning money or selling property and assets to pay for their medical expenses.

When a health concern arises, will you be financially prepared?

Prepare now with Health Invest.

Health Invest is a unit-linked health and life insurance plan that provides financial protection from serious sickness, accidents or loss of life.

Plus, it lets you build a fund for your future healthcare needs. It can be payable in as short as 3, 5, 7 or 10 years.



Health Invest gives you financial protection from serious sickness, accidents and loss of life.

Get comprehensive health and accident coverage

- Get a lump sum cash benefit in case you get diagnosed with any of 56 covered critical illnesses before you reach age 75. You will then be exempted from future premium payments while your plan continues.
- Get additional cash benefits in case you get serious accidental injuries or disabilities.
- Use all these benefits to supplement your HMO coverage.

Build a Health Fund for future healthcare needs

- Get access to expertly-managed investment funds so you can grow a fund for health maintenance or other costs in your retirement years.

Secure your family's needs no matter what happens

- Leave behind the higher of your life insurance coverage or your Health Fund to your loved ones in case the unexpected happens. Additional life insurance coverage will also be given in case of accidental loss of life.

Enjoy convenient payment options

- Pay in as short as 3,5,7 or 10 years.

Be prepared for health setbacks now and in the future with Health Invest.

Notes:

- Health Invest comes with built-in Critical Illness (CI), Waiver of Premium for Critical Illness (WPCI) and Accident and Health (A&H) riders.
- Health Invest includes a Waiver of Premium for Critical Illness benefit that waives the basic premiums, regular top-ups and special top-ups in case of diagnosis of any of the 56 covered major critical illnesses which commenced at least 90 days after the effective date.
- Payment period is not guaranteed. 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 this plan and its riders.
- Please consult your financial advisor or refer to the policy contract for full details on the critical illness definitions, exclusions, and limitations.

How Health Invest Works

Here are the sample benefits for a 30-year old male client who pays Php 55,950 every year for 10 years for his Health Invest Plus plan.

1 The client gets cash benefits to help him recover in case critical illnesses or accidents happen.



Critical Illness Coverage until age 75

Php 500,000



Waiver of Premium

If diagnosed with a major critical illness before age 75



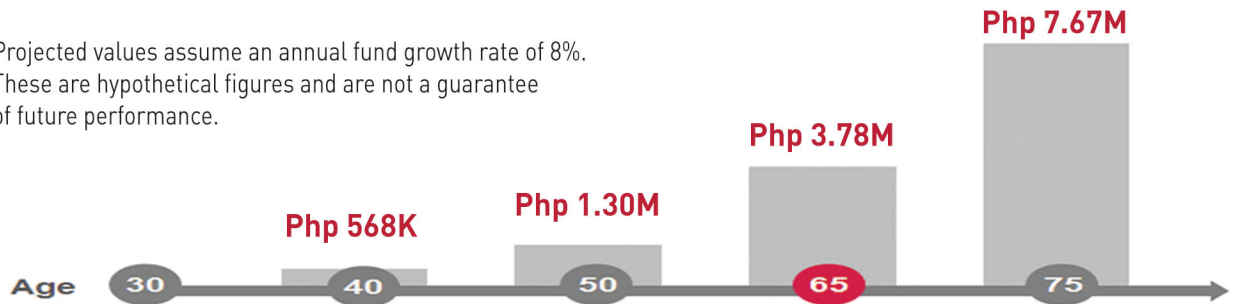
Accident Coverage Until age 72

Php 1,000,000

2 When the client reaches his retirement years, he has a Health Fund to use for healthcare needs.

Growing Health Fund

Projected values assume an annual fund growth rate of 8%.
These are hypothetical figures and are not a guarantee
of future performance.



At age 65, you can get up to: **Php 3.78M** Health Fund

+ **Php 500K** Critical Illness Coverage

+ **Php 1M** Accident Coverage

Total of up to Php 5.28M in benefits for only Php 559.5K total premiums paid in 10 years

If withdrawals are made from the Health Fund within the policy's first 10 years, charges will apply.

3 Later on, the client can leave behind a life insurance benefit for his loved ones.



Life Insurance Coverage

Php 1,000,000

To be doubled if loss of life is due to accident

Ask your Financial Advisor for a customized proposal today.

Health Invest gives you coverage for a wide range of critical illnesses:

56 Major Critical Illnesses

1. Heart Attack
2. Stroke
3. Cancer
4. End Stage Lung Disease
5. Kidney Failure
6. Alzheimer's Disease
7. Amyotrophic Lateral Sclerosis
8. Apallic Syndrome
9. Aplastic Anemia
10. Bacterial Meningitis
11. Benign Brain Tumor
12. Cardiomyopathy
13. Chronic Adrenal Insufficiency (Addison's Disease)
14. Chronic Recurrent Pancreatitis
15. Coma
16. Coronary Artery Bypass Surgery
17. Dissecting Aortic Aneurysm
18. Eisenmenger's Syndrome
19. Elephantiasis
20. Encephalitis
21. Fulminant Viral Hepatitis
22. Heart Valve Replacement
23. HIV due to Blood Transfusion and Occupationally Acquired HIV
24. Liver Cirrhosis
25. Loss of Hearing
26. Loss of Independent Existence
27. Loss of Limbs
28. Loss of Sight
29. Loss of Speech
30. Major Burns
31. Major Head Trauma
32. Medullary Cystic Disease
33. Motor Neuron Disease
34. Multiple Sclerosis
35. Muscular Dystrophy
36. Myasthenia Gravis
37. Necrotizing Fasciitis
38. Paralysis
39. Parkinson's Disease
40. Poliomyelitis
41. Primary Pulmonary Arterial Hypertension
42. Progressive Bulbar Palsy
43. Progressive Muscular Atrophy
44. Progressive Supranuclear Palsy
45. Progressive/Systemic Scleroderma
46. Resection of the Whole Small Intestine
47. Severe Creutzfeldt-Jakob Disease
48. Severe Crohn's Disease
49. Severe Infective Endocarditis
50. Severe Rheumatoid Arthritis
51. Severe Ulcerative Colitis
52. Surgery to Aorta
53. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
54. Terminal Illness
55. Total and Permanent Disability
56. Vital Organ Transplant

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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 Company (Philam Life) is the country's premier life insurance company. Established on June 21, 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 P226.8 billion in total assets as of December 31, 2014 and has delivered timely pay outs of over P9 billion in education benefits (2004-2014) and over P118 billion in insurance benefits (1950-2014), while serving close to 600,000 individual policyholders and over 1,700,000 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 26 per cent joint venture in India and representative offices in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai over 90 years 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\$172 billion as of 31 May 2015.

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").