

PROTECTION
LIFE SMART

**A better life begins with
a smart choice.**



Life Smart gives you guaranteed life insurance coverage with accident and terminal illness benefits. At the end of your plan, you can get all your payments back plus an additional cash bonus.



**THE REAL LIFE
COMPANY**



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

Making choices can be hard especially when you have loved ones who depend on you. You try to be careful because the future is always uncertain. You want things to go on as planned.

With Philam Life, you now have a smart choice so you can live a worry-free future.



Life Smart gives you the following benefits:

Guaranteed life and accident insurance coverage for 20 years

Your loved ones will receive a guaranteed benefit should you pass away. This amount doubles if the loss is caused by an accident. You can have peace of mind knowing your loved ones can continue the life you planned for them.

Coverage for terminal illness

You will get your guaranteed benefit in advance if you get diagnosed with a terminal illness.

Cash benefit at the end of your plan

If you continue your plan for 20 years and all payments are made, you will get your payments back.¹ Plus, you can also get additional cash through yearly dividends and a loyalty bonus.²

Now, you can live a better life with Life Smart.

Notes:

¹ Amount to be returned is equal to the total Annual Premiums. The amount of total Annual Premiums returned may differ from the total amount of actual premiums paid due to rounding differences and modal factor, if any. The amount will be returned if no claims are made.

² The dividends and the loyalty bonus are not guaranteed and can be zero. The Loyalty Bonus, if any, would be equal to a percentage of the total annual dividends earned and will be given at the end of your plan.

Get your Life Smart plan in three easy steps



STEP 1

Choose how much life insurance coverage you want to have. Based on the sample life insurance coverage below, you can have the following benefits for the next 20 years:

	Coverage (in Php)		
Life insurance coverage	300,000	500,000	1,000,000
Additional coverage for accidental death	300,000	500,000	1,000,000
Terminal Illness coverage ³	300,000	500,000	1,000,000
Cash benefit at the end of your plan ⁴	340,244	567,074	1,134,148



STEP 2

Find the right premium that best suits you.

	Coverage and payment required (in Php)		
Life insurance coverage	300,000	500,000	1,000,000
Annual payment for 15 years	19,998	33,330	66,660



STEP 3

Talk to a Philam Life Financial Advisor for a customized proposal today. Call (02) 528-2000 or visit philamlife.com

Make a smart choice today with Life Smart.

³ If diagnosed with a terminal illness, the life insurance coverage is paid out in advance and the policy will terminate. This benefit is not given on top of the life insurance coverage.

⁴ The amounts illustrated above include accumulated dividends at a 3.6% annual interest rate. The interest rate is based on current company assumptions and can change depending on future experience. The illustration assumes that dividends are left with the company to earn interest. The dividends are not guaranteed and can be zero. This benefit will be given only if the policy has remained in-force for the last 20 years.



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 a representative office 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\$168 billion as of 30 November 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").

The contents of this brochure are for illustration purposes only.
Actual terms and conditions of Life Smart are found in the Policy.
In case of conflict, the Policy terms shall prevail.

Valid for distribution in the Philippines only.