

NICO BOLZICO MAKES A SOUND INVESTMENT WITH PHILAM LIFE

Admit it. Saving money when you're young is hard to do when there are many things you want to spend your allowance on: a pair of the latest sneakers, a new phone to replace last year's tech wonder, a trip to Japan with your friends, or this season's hottest fashion pieces.

When you're young, it's a challenge to save enough to cover the things you want to treat yourself to, let alone put aside additional funds that you can't touch for many years. Still, it's worth your time and effort, says Argentinean model and businessman Nico Bolzico.

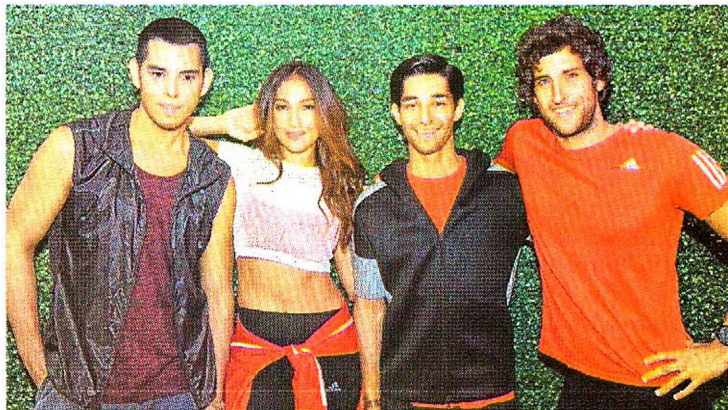
"I started saving for my future after my first job when I was 23," he recalls. "The more money I set aside, the more I realized I needed to find a way to make it grow, otherwise inflation was going to reduce my

purchasing power." In other words, even if you have a lot of money, the cost of goods and services are constantly rising, leaving you with only so much to spend with.

Tips

For those who are unsure about where or how to make a sound investment, Nico has a few tips: "Take some risks. Save part of your income on something stable managed by professionals you trust. If you want to be part of a project, know more about the people involved in it and their values."

For Nico, it is always better to invest in an insurance policy than leaving your money in the bank. "Letting your savings sit in a savings account lowers your purchasing power because of inflation. Philam Life offers a



Philam's new thought leaders in the health and wellness space: Raymond Gutierrez, Solenn Heussaff, Wil Dasovich and Nico Bolzico

variety of insurance products that's tailor-fit to you and your priorities in life, so you can get more returns for your investment and at the same time, get covered for medical emergencies and accidents."

As a Philam ambassador, Nico looks forward to being a catalyst for financial literacy and smart investing as part of overall wellness: "Being part of Philam has encouraged me to prioritize my health and well-

ness to be able to live as best as I can. Philam made me realize how important it is to be ready for the future—and what better way to start than signing up for an insurance product like Philam's Active MoneyWorks."

Active MoneyWorks is a savings and wellness product with a high growth potential, coupled with life insurance coverage. To further empower its customers to improve their health, this product under the Active Series is powered by Philam Vitality, the science-backed wellness program that lets customers earn points for improving their health.

With Nico on board, Philam aims to promote the company's wellness-oriented advocacy, encouraging more Filipinos to go out, eat right and live better.

"Living better is all about

creating that balance in your life," says Nico. "I know we're all busy with our careers and families, but to give more of ourselves to whatever our passions are, we must make a conscious effort to live a healthy lifestyle. Start by focusing on the four main pillars: food, fitness, wellness and, of course, finance.

He adds: "I'm thankful to be given this opportunity by Philam so I can empower and encourage Filipinos to live a life of total wellness, and that includes being financially healthy."

Jump-start your journey toward total wellness. Talk to a Philam Life financial adviser, like PhilamLifeAIA on Facebook, visit www.philamlife.com, or call 5282000 to learn how to start living a longer, healthier and better life.