

INVESTMENT MONEY TREE

Maximize your money's growth potential with Money Tree.



Don't let your money sleep. Grow it with Money Tree.

Money Tree is a single-pay variable-life insurance plan that maximizes your money's growth potential.

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PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

**You want to grow your money faster so you can reach your goals sooner.
But, your money in the bank may not be earning its full potential.**

Money Tree is a one-pay investment and life insurance plan that maximizes your money's growth potential.

Key Benefits



High Growth Potential

Enjoy higher long-term growth potential through access to funds expertly managed by Philam Asset Management Inc. (PAMI). You may also receive additional loyalty bonus that may increase your investment.



Flexibility to your Investment plan

Have full control in managing your plan based on your investment goal or risk appetite. Choose your desired investment fund, switch funds, and change fund allocation anytime without additional cost.

Plus, you can also add to your investment whenever you want through additional premium payments or top-ups.



Guaranteed Life Insurance Coverage

Get guaranteed life insurance benefit of at least 125% of your initial investment regardless of the prevailing market conditions.

Get more comprehensive coverage through additional benefits:

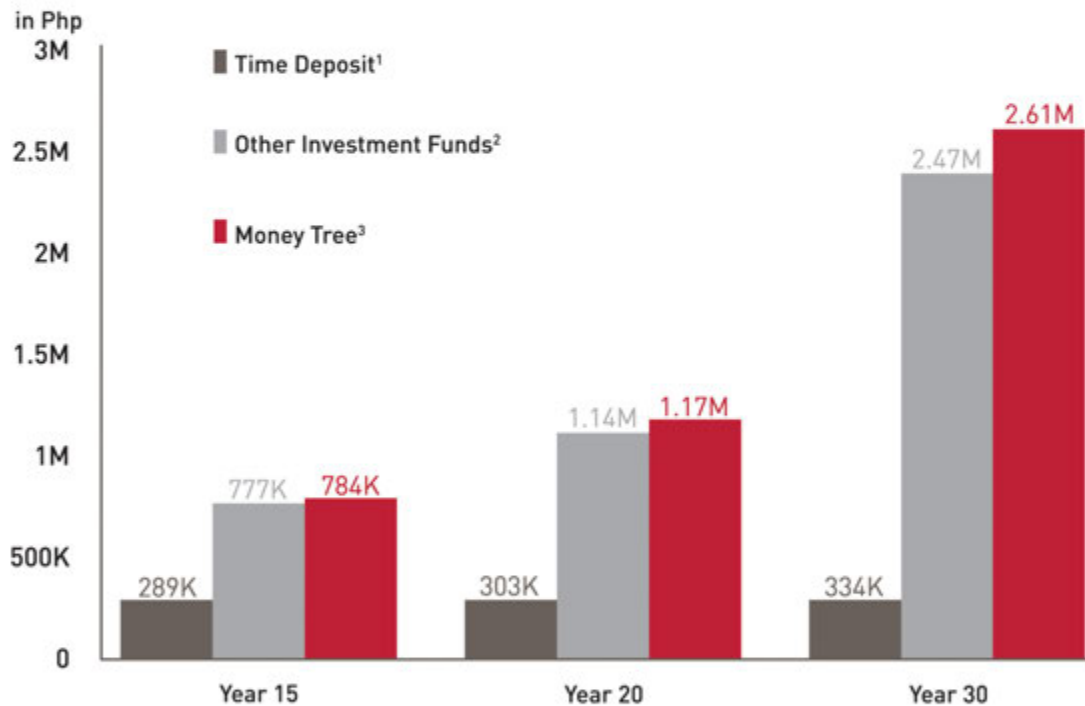


You have the option to increase your life insurance coverage or get additional cash benefits in case of severe accident and critical illness.

With Money Tree, we can help you maximize your money's growth potential so you can achieve your goals faster.

How Money Tree grows your money

See how your P250,000 will earn more than time deposit or other investment funds over 15, 20 and 30 years.



Make your money grow faster with Money Tree.

Notes to Illustration:

¹ Assumes average 1-year time deposit rate of 1.21% from the top 3 banks as of October 31, 2014 and rolled over for 15, 20, and 30 years. Projected earnings assume net of applicable 20% withholding tax.

² Assumes 8% annual growth for a Php250,000 placement in an investment fund (e.g., Mutual Fund, UITF, etc.) less assumed 2% up-front sales charge.

³ Money Tree Benefit illustration assumes 30-year old male with an initial investment of Php 250,000. Projected values assume an annual fund growth rate of 8% plus loyalty bonus. The non-guaranteed loyalty bonus is projected to be 2% of the average monthly account value over the preceding sixty (60) months. This is given in the form of free units and granted at the end of the 10th policy year and every five (5) years thereafter. These are hypothetical figures and are not a guarantee of the future performance.

Where are your Payments Invested?

Your payments will be invested in Philam Asset Management, Inc. (PAMI) funds that are professionally managed by expert fund managers. PAMI is a wholly-owned subsidiary of Philam Life, and a leader in asset management in the Philippines.

PAMI has received multiple recognitions from international and local investment organizations, providing its investment expertise and ability to deliver impressive fund performance over the years.

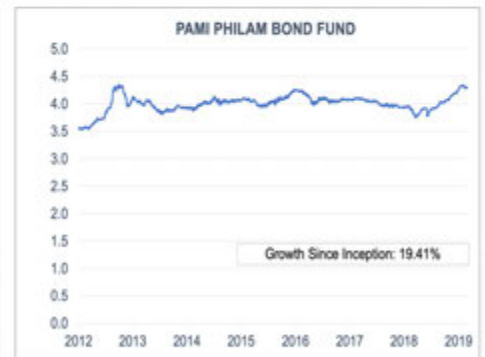
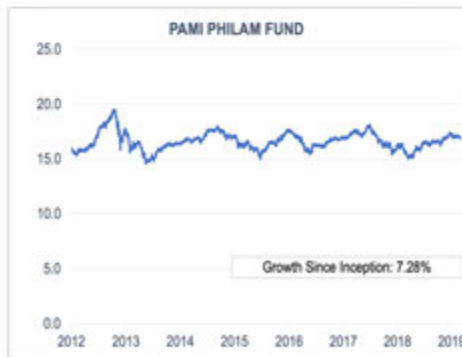
The following PAMI funds are available to match your risk appetite:

| PAMI Fund | Where Investments Go | Client Profile Fit |
|-----------------------------------|---|---|
| PAMI Philam Bond Fund | Peso fixed income instruments | A conservative client who wishes to have higher earnings compared to traditional savings accounts and time deposits and can accept minimal fluctuations in the value of his investments |
| 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 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 Fund Performance

PAMI funds have been providing their investors consistent returns through active management and diversification. Over the years, PAMI funds have grown 7% to 15% yearly.

PAMI Fund Performance Since Inception



Note:

- Growth since inception refers to the cumulative returns and are net of fees from August 1, 2012 to September 30, 2019. Returns refer to the growth of the Net Asset Value per Unit and does not include premium charge and cost of insurance charges
- 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.

Reminder on Pre-Existing Condition and Free-Look

Upon receiving the policy contract, you may refer to the document for full details on the critical 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 Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the Total Account Value plus any charges that have been deducted.



About Philam Life

The Philippine American Life and General Insurance Company (Philam Life) 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 ₱249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 insured group members.

Philam Life understands the needs of its customers and provides holistic solutions that include 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 (BPLAC) 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.