

BALIKBAYANI PASALUBONG PACKAGE



Hanggang balikbayan box na lang ba ang mapapasalubong mo sa kanila?

Ngayon, narito na ang BALIKBAYANI PASALUBONG PACKAGE – ang pasalubong na sisiguro sa magandang kinabukasan ng iyong pamilya.



THE REAL LIFE
COMPANY



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

Para sa Pilipino, naging tradisyon na ang pagbibigay ng pasalubong, lalo na kung siya ay matagal nawalay sa kanyang mga mahal sa buhay.

Nguni't madalas pansamantala lamang ang sayang nabibigay nito.

Ano ang mga mahahalagang pasalubong para sa iyong pamilya?



Pasalubong para sa pag-aaral ng mga anak



Pasalubong para sa pangarap na tahanan



Pasalubong para sa pinag-iipunang negosyo



Philam Life's BalikBayani PASALUBONG PACKAGE is a complete menu of financial solutions to address protection, education, retirement, health or investment needs. Ito ang pasalubong na pang habangbuhay pakikinabangan ng buong pamilya.



Ang katotohanan ay, libre man ang mangarap, ang mga pangarap mo at ng iyong pamilya ay kinakailangang pag-ipunan upang ang mga ito ay maisakatuparan.

Kailangan ang may plano.

EDUCATION



Pasalubong para sa pag-aaral ng mga anak

Sa pamamagitan ng **BRIGHT FUTURE INVEST**, mapopondohan mo ang college education fund ng iyong anak dahil sa growing cash fund na maari mong umpisahan sa halagang P20,000/year lamang. May life insurance pang kasama, kaya't ano man ang mangyari, patuloy ang pag-aaral ng iyong anak.



RETIREMENT

Pasalubong para sa maginhawang kinabukasan

Sa pamamagitan ng **MONEYWORKS**, maaari mong ma-maximize ang earning potential ng iyong pera dahil sa katagalan, higit na mas malaki ang kita ng iyong pera dito kung ikukumpara sa kita sa savings o time deposit accounts sa bangko. Sa ganitong paraan, mas mapapabilis ang iyong pag-abot sa pinaglalaanan ng iyong ipon, ito man ay pondo para sa iyong pag-uwi na "for good", o para sa anuman na iyong pinaglalaanan.

INVESTMENT



Pasalubong para sa pinag-iipunang negosyo

Sa pamamagitan ng **MONEY TREE**, maari kang makakuha ng mataas na returns mula sa mga financial markets. Garantisado ang life protection coverage at pwede rin dagdagan ang iyong investment kung gugustuhin.

PROTECTION



Pasalubong para sa panatag na kalooban

Sa pamamagitan ng **FAMILY PROVIDER**, ang iyong pamilya ay makakasiguro na mayroon silang pantustos sa mga mahahalagang pangangailangan kung sakaling may hindi inaasahang mangyari sa iyo. Ang planong ito ay maari mo ring gamitin para sa iyong pagi-uwi dahil may growing cash fund itong naiipon sa pagdaan ng panahon.



HEALTH

Pasalubong para sa kalusugan

Sa pamamagitan ng **HEALTH INVEST**, ikaw ay makasisiguro na may lumalago kang pera na nakalaan para sa mga iba't ibang gastusin na dulot ng pagkakasakit. Maliban dito ay mayroon kang makukuhang lump-sum cash benefit sakaling ikaw ay magkaroon ng critical illness o maaksidente.

Sa tulong ng Philam Life, higit pa sa laman ng balikbayan box ang maipapasalubong mo – ito ang magandang kinabukasan para sa iyong pamilya.



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 and have earned better than bank returns over the years.

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, proving 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

Anong plano mo? Usap tayo.

Call (02) 528-2000

Or call your Philam Life Financial Advisor now!

Philamlife.com



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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 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 700,000 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 Philam Asset Management Inc.

Philam Asset Management Inc., (PAMI) is a leader in asset management in the Philippines, managing nine (9) mutual funds from different asset classes, both local and global currency. PAMI MFs cater to all risk profiles: Philam Managed Income Fund, Philam Bond Fund, and Philam Dollar Bond Fund - all fixed income funds for the conservative investors; Philam Fund Inc, PAMI Horizon Fund Inc, and Philam Strategic Growth Fund are equity-laced funds for the moderate to aggressive investor. For investors looking to invest off-shore, PAMI offers the PAMI Asia Balanced Fund and the PAMI Global Bond Fund.

A wholly owned subsidiary of Philam Life, PAMI has been providing investors with consistent high performing investment funds through active fund management and diversification for 20 years.



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 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").