

**Active Joint
Critical Protect**

**Take care of your
loved one while
you take care
of yourself.**



PHILAM LIFE

HELPING PEOPLE LIVE
HEALTHIER, LONGER, BETTER LIVES

AN INSURANCE PLAN FOR TWO

Active Joint Critical Protect is a health and life insurance plan that covers you and your loved one.

It's a term plan with coverage that continues for 10 years. It lets you:



- 1 Insure yourself and your loved one.

The plan's cash benefit can be used by either you or your loved one.



- 2 Live better together.

Motivate each other to know and improve your health through our wellness program – Philam Vitality.



- 3 Get the coverage you need.

The cash benefit will be paid out should you or your loved one get diagnosed with any of 10 covered critical illnesses including heart attack, stroke, or cancer, or in case the unexpected happens. Plus, you can get added coverage as each of you lives healthier.



- 4 Enjoy automatic renewals.

As long as the cash benefit has not been claimed and both of you are still below or are 65 years old by the end of 10 years, the plan automatically renews for another 10 years at a higher premium. No further medical assessments will be required.

INSURE YOURSELF AND YOUR LOVED ONE (HOW IT WORKS)

At the start of the plan, you get to choose a loved one - may it be your parent, spouse, sibling, or child, to be covered along with you. This empowers you to protect your loved one and at the same time protect yourself, so that whoever of you needs it first is guaranteed the benefit.



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NOTE:

Both of you need to be between 18 to 65 years old at the start of the plan. Common-law spouse is not allowed.

LIVE BETTER TOGETHER (HOW IT WORKS)

The plan is powered by Philam Vitality, a wellness program that rewards both you and your loved one for taking steps towards a healthier life.

No other insurance product in the market supports both you and your loved one to live healthier together. Both of you become Philam Vitality members so that in just one plan, you are empowered to take care of each other's well-being, minimize the risk of illness, and motivate each other to live better.

The Philam Vitality journey comes in three steps:



1. KNOW YOUR HEALTH.

Start your wellness journey together by finding out the state of your health through online wellness assessments. Enjoy discounted rates from selected screening and assessment establishments.



2. IMPROVE YOUR HEALTH.

Work on your fitness goals together. Help your loved one by encouraging them to eat a balanced diet, exercise regularly, and take on Philam Vitality online challenges.



3. ENJOY THE REWARDS.

Together, you can get more discounts and perks from our hotel, travel, and entertainment partners. Living better together means enjoying its rewards together!

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NOTE:

Each of you must continue to pay the annual Philam Vitality Membership fee to maintain your membership and continue enjoying the benefits of the program. The membership fee is PHP 1,200 each, and is on top of the plan's annual premium, and can change with prior notice.

GET THE COVERAGE YOU NEED (HOW IT WORKS)

Get a cash benefit should you or your loved one get diagnosed with any of the 10 covered critical illnesses. These illnesses are the most common in the country, and some of these are lifestyle diseases known to cause 60% of deaths worldwide*. The benefit will be paid as soon as one of you needs it, after that, the plan will end. Focus on getting better while worrying less about the expense!



Covered Critical Illnesses

1. Heart Attack
2. Stroke
3. Cancer
4. End-Stage Lung Disease
5. Coronary Artery Bypass
6. Cardiomyopathy
7. Heart Valve Replacement
8. Primary Pulmonary Arterial Hypertension
9. Kidney Disease
10. Total and Permanent Disability (until age 65 only)

In case you did not get sick, your cash benefit can also be paid out as life insurance, which means it will be paid in case the unexpected happens to either of you.

BONUS coverage:

You can also have the option to add a cash benefit in case of accidental death.

On top of your cash benefit you will also get an additional 20% of the cash benefit for diabetic complications and additional 10% of the cash benefit for angioplasty. Each of these can only be claimed once.

+ 20% more coverage at the start of the plan

As a reward for being a Philam Vitality member, you also get a 20% upfront increase on your plan's benefits at the start of the plan. This applies to your critical illness or life insurance, the accidental death, and the bonus coverage. This can even increase further as you live healthier!

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GET EVEN MORE COVERAGE AS YOU LIVE HEALTHIER (HOW IT WORKS)

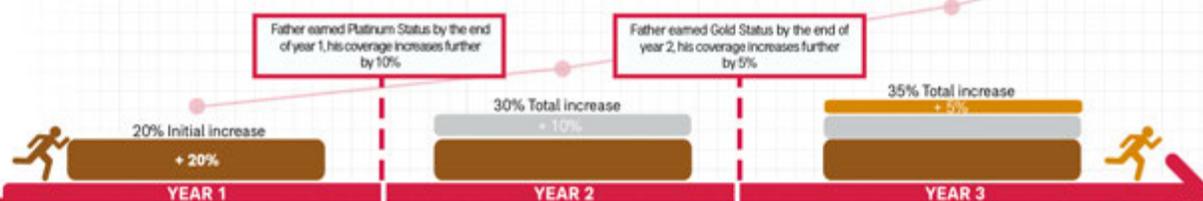
Your 20% upfront increase through Philam Vitality can change over time. At the end of each policy year, you get a Philam Vitality Status based on your efforts to live healthy. Your coverage will change depending on your status. The increase can range from 0 to as much as 50% more! If both of you keep living healthy each year, you can get more and more benefits!

STATUS	% CHANGE BY NEXT YEAR
Platinum	+10%
Gold	+5%
Silver	-5%
Bronze	-10%

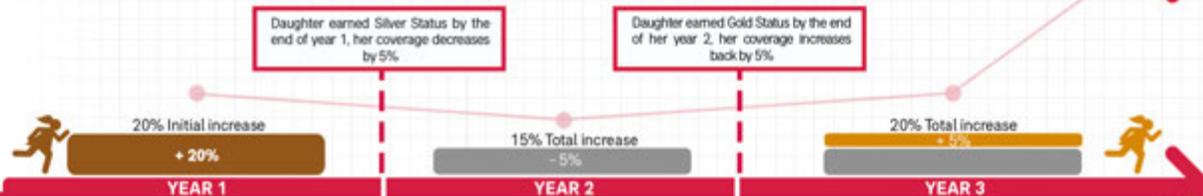
Example of how coverage can increase for you and your loved one

The increase in coverage may be different for each of you over time.

YOU



YOUR LOVED ONE



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NOTES:

The amount of benefits to be paid will be based on the increase in coverage for whomever's name the benefit was claimed, you or your loved one

Active Joint Critical Protect Includes Philam Vitality. The Philam Vitality membership fee is PHP 1,200 for each, and is on top of the plan's annual premium, and can change without prior notice.

The additional coverage on any plan year is based on your basic life coverage. This can be as much as 50% and cannot be lower than zero.

To know what ways you can live healthy through Philam Vitality and earn a higher status, visit philamvitality.com

ENJOY AUTOMATIC RENEWALS (HOW IT WORKS)

Active Joint Critical Protect covers you and your loved one for 10 years. But if the cash benefit is not claimed and both of you are still below or are 65-years old by the end of the term, it's automatically renewed.

As you age, it becomes harder to secure a critical illness insurance plan. But with Active Joint Critical Protect's automatic renewal, for an increased premium, you and your loved one are covered for another 10 years, **guaranteed**.



10 years



10 years



10 years

Your plan continues for another 10 years as long as both of you are still below 65 or are 65 years old at the end of the term.

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A man and a woman are riding a tandem bicycle on a paved path in a lush, green park. The man is in the back seat, wearing a grey hoodie and dark shorts. The woman is in the front seat, wearing a bright pink t-shirt and black leggings. They are both smiling and looking towards the camera. The background is filled with tall trees and green foliage, with sunlight filtering through the leaves.

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 **Call (02) 8528-2000**  **philamlife.com**  **AIAPhilamLife**

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 premiums you have paid.



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.