

**PROTECTION**  
**FAMILY PROVIDER**

**Securing your family's future  
is a lifelong commitment.**

**Paying for it shouldn't be.**



**Protect those who matter most to you with Family Provider.**

Family Provider is a life protection plan you can pay for in as short as 5 or 10 years.

Call [02] 8528 - 2000  
[philamlife.com](http://philamlife.com)  
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**PHILAM LIFE**

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

As a good provider, you commit yourself to ensuring that your family's needs are secure no matter what happens.

You need a life insurance plan to provide for them in case of the unexpected, but you worry about not being able to continue paying for a long time.

## **FAMILY PROVIDER**

Family Provider is a variable-life insurance plan where benefits are linked to the returns of your chosen investment fund. The performance of the fund depends on prevailing market conditions.

Family Provider invests your payment in expertly managed Philam Asset Management, Inc. (PAMI) funds to build your plan's savings or account value.

### **Protect your Family's Future**

Should anything happen to you, your loved ones will get the higher of your plan's Account Value or life insurance coverage equal to 25 times<sup>1</sup> your yearly payments.

### **Pay in Short Easy Terms**

No need to worry about long payments as you can pay for the plan in as short as 5 and 10 years.<sup>2</sup>

<sup>1</sup> For a 30-year old client. Life insurance coverage depends on the age and pay period chosen.

<sup>2</sup> In the future, if the Account Value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continuously enjoy the life insurance coverage.

**Philam Life offers Family Provider, a life protection plan that won't take a lifetime to pay for.**

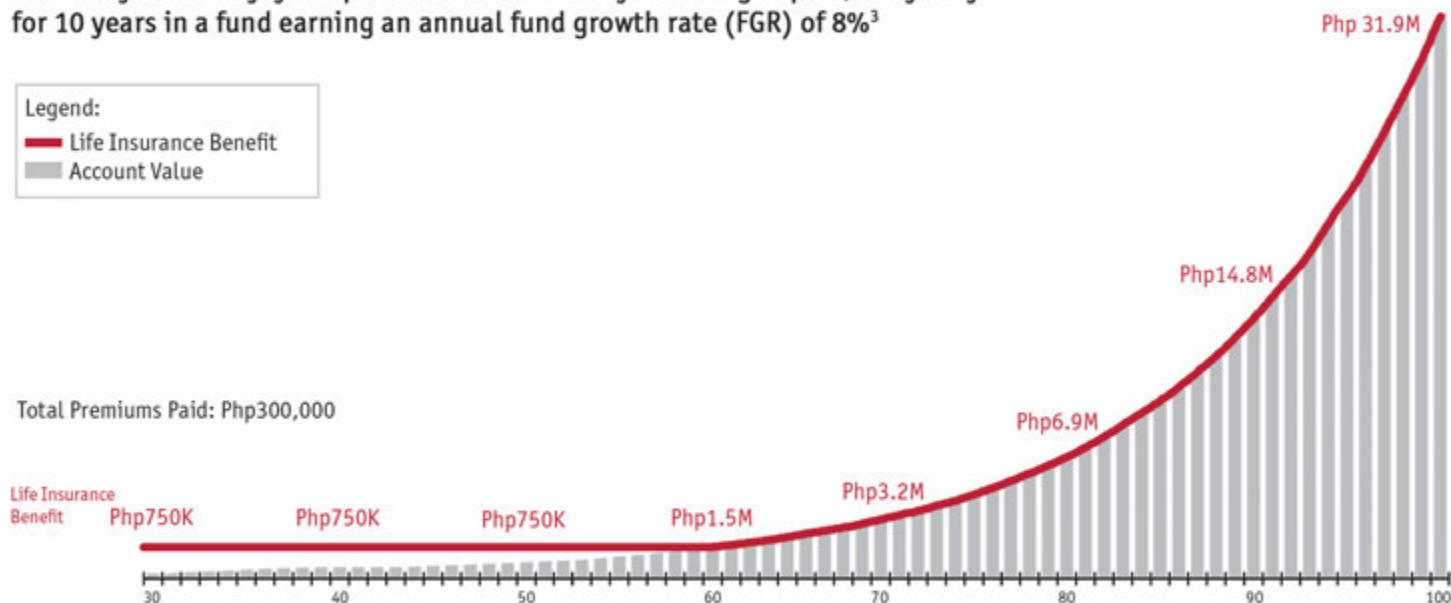


## How Family Provider Works

See how you can enjoy life protection over time by investing Php 30,000 yearly for 10 years in a fund earning an annual fund growth rate (FGR) of 8%<sup>3</sup>

Legend:

- Life Insurance Benefit
- Account Value



Take a look at how the benefit varies given the following fund growth rate (FGR) assumptions.<sup>4</sup>

Attained Age	Life Insurance Benefit (in PHP)		
	4% FGR	8% FGR	10% FGR
30	750K	750K	750K
40	750K	750K	750K
50	750K	750K	951K
80	984K	6.9M	16.2M
100	2.1M	31.9M	108.6M

**Protecting those who matter most to you has never been this easy with Family Provider.**

<sup>3</sup> Benefit illustration for 30-year old male client paying Php 30,000 yearly premium for 10 years.

<sup>4</sup> The projected returns are based on assumed annual rates of 4%, 8%, and 10% as approved by the Insurance Commission. These are hypothetical figures and are not meant to represent or be indicative of actual fund returns.

## Where are your Payments Invested?

Your payments will be invested in **Philam Asset Management, Inc. (PAMI)** funds. PAMI is a leader in asset management in the Philippines. Over the years, PAMI has received multiple recognition both from international and local investment organizations proving its investment expertise and ability to deliver impressive fund performance.

PAMI is a wholly-owned subsidiary of Philam Life.

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

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.