



**The Philippine American Life and  
General Insurance Company**

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## MEDIA RELEASE

### **Philam Life Offers Life Insurance as a Lucrative Career Option** *Thinking of becoming a Financial Advisor? Here's what you need to know.*

MANILA, OCTOBER 16, 2013 – Being a Financial Advisor is a business which does not require one to have a capital. It only requires time, dedication, and the will to learn the business. Have you adapted the discipline to consistently save your hard-earned money and, eventually, started investing? Have you saved to buy a house or a car? Have you figured out how to pay for college or help with your siblings' education? Or are you simply tired of the way things are going on in your life and would like a helping hand while helping others too?

Philam Life, the country's premier insurance provider, is in the business of helping people achieve their dreams. Through the company's Premier Agency, those who are willing are given the chance to explore this opportunity to earn unlimited income, get continuous growth and development and make a difference in the lives of Filipinos.

"Being with Philam Life allowed me to spend quality time with my four children while they were growing up. They are all successful professionals now," said Philam Life Unit Manager Nelia Laudico, who celebrates her 20<sup>th</sup> year in the insurance company.

Eric Nicdao, a Senior Agency Manager and Million Dollar Round Table (MDRT) member, also credits Philam Life for most of the dramatic changes in his life. He began in a credit card industry, convincing clients to incur debt while he himself accrued Php250,000 in due balance. "I felt like I was teaching people to incur debt instead of save. I myself had little savings and a huge credit card debt. *Sabi ko sa sarili ko*, this isn't working for me. I knew I had to make a career change," said Nicdao, who since joining Philam Life, went from negative Php250,000 to an MDRT member.

The MDRT is an international, independent association of more than 38,000 of the world's leading life insurance and financial services professionals from more than 450 companies in 74 countries. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service.

Laudico and Nicdao are among Philam Life's successful Financial Advisors who are now reaping the fruits of their labor. They belonged to the group who went on an incentive trip to Singapore in September. Beginning this year, trips have been scheduled every quarter and are open to all Financial Advisors and leaders who have met the company's production and recruitment targets for the quarter.

"There are very few opportunities for one to travel for free. I first traveled when I was 35 years old and it was purely for work. *Kay Philam Life lang ako nakabiyaha na libre na, enjoy pa*," Nicdao said.

The year's first destination was in Hong Kong in January where Philam Life's 2013 Sales Rally was held. Then Financial Advisors went to Vietnam in May and Singapore in September. "During these trips, the advisors learn from each other and listen to best practices of the MDRT advisors. But most of the time, these trips are a chance for us to relax, bond with our team members and explore the different cities," Laudico said.

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The last quarter sales promo will see Financial Advisors headed to Bangkok and Phuket in Thailand. "Once the next destination was announced over dinner in Marina Bay, the agents were all raring to go back to work." Laudico said.

As the market evolves, Philam Life makes sure its Financial Advisors are equipped with modern technology instruments, such as the agency portal, which keeps Financial Advisors abreast of company updates and their business performance online.

In line with its mission to empower Filipinos to achieve financial security and prosperity, Philam Life holds regular Business Opportunity Programs (BOP) in key locations nationwide to offer the unique opportunity to those interested to join Philam Life's roster of successful Financial Advisors.

For details on the next run of the Business Opportunity Program, please visit [www.philamlife.com](http://www.philamlife.com) or call the Customer hotline tel. no. 528-2000.

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**About Philam Life**

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on June 21, 1947, Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance.

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.

**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 operations in 17 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 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years 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\$147 billion as of 31 May 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 27 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").

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