

## Philam Life joins the fight against breast cancer



KaAkabay Philam Life volunteers champion financial preparedness through Health Invest with The Medical City president and CEO Alfredo R. A. Bengzon, MD, MBA at the breast cancer awareness fun walk held at The Medical City on October 1, 2014.

A cheery crowd of women in pink took a stand against the silent lady killer this October to raise awareness for breast cancer.

Breast cancer occurs when there is abnormal and uncontrolled cell growth and cell division in the breast tissues. It ranks among the top 10 leading causes of death for women worldwide, according to a 2011 study by the World Health Organization. It is the most common type of cancer in women and accounts to 25 percent of all cancer cases.

The Medical City (TMC), in partnership with Insurance Manila and Philam Life, kicked off the month-long celebration with a fun walk to signal their support in the fight against the dreaded disease. A lively pack of KaAkabay Philam Life volunteers gamely joined the fun walk to promote financial preparedness during trying times.



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“October is breast cancer awareness month and we are here to show our support for the women who are courageously fighting breast cancer,” said Dr. Erwin B. Alcazaren, consultant director of TMC’s breast clinic.

Several of the country’s renowned artists also held the “Babae sa Ating Paningin” art exhibit at the TMC lobby. The gallery showcased works from Angel Cacnio, Dominic Rubio, Rafael Cusi, Melencio Sapnu, Caloy Gabuco, Romulo Olazo, and many others. 30 percent of the exhibit’s proceeds went to the Philippine Cancer Society to help women with breast cancer.

### **Uphill battle**

Breast cancer has come a long way from being a looming death sentence but remains to be one of the most life-threatening and costly diseases among women. According to the 2008 World Cancer Report published by the International Agency for Research on Cancer, breast cancer survival in developing countries remains around 50 to 60 percent.

The risk of breast cancer is at its highest among postmenopausal women with a running cancer history in the family. Factors such as obesity, poor lifestyle choices, and hormonal imbalance contribute to the development of breast cancer.

“In 2010, there were 1,643,000 estimated new cases of breast cancer worldwide. This is the most common cancer in women. Incidences of breast cancer deaths in the world happen in less developed countries such as ours,” said Dr. Beatrice Tiangco, one of TMC’s medical oncologists.

Early symptoms of breast cancer include swelling, irritation, and dimpling of an area of the breast, nipple pain and discharge, and lump in the underarm area.

Medical screenings such as mammography and breast ultrasonography, coupled with healthy diet and fitness habits, aid in the prevention and treatment of breast cancer.

### **Cancer curveball**

After accompanying her breast cancer-stricken niece for a doctor’s appointment, Mary D. Locquiao casually examined her breasts at home and was shocked to find a suspicious lump on her right breast.

She reluctantly went to see the doctor two months after her startling discovery and at the clinic, her doctor finally broke to her the devastating news. The then 57-year-old businesswoman and mother of two was diagnosed with a breast cancer.

“When my doctor said that I had cancer, it was as if my whole body went cold. I thought to myself, “No, this isn’t happening. It couldn’t happen to me.” I could not believe what I just heard. I ran to the hospital’s bathroom and bawled my eyes out,” she said.



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Mary's medical expenses still amounted "in the millions."

"I had no money in my hands. I had to be brought to the intensive care unit after my operation. I was asking the medical staff not to take me there because I could not afford it," she said.

Mary tearily recounted that if not for the graciousness of friends and family, she would not have stood a chance against her malady. She remembered how her son painstakingly queued for long hours at the Philippine Charity Sweepstakes Office for medical assistance.

"Imagine having cancer without any money or health insurance plan in your golden years. It was so difficult. I had to sell all of my properties," she said.

After a year of battling cancer, Mary was declared cancer-free in 2012. She now lives her life educating people about breast cancer.

### **Invest in your health**

"Cancer is very prevalent in my family. We found out that my mother had stage 3 cancer in 2008. There was no indication that she was sick. That was why we found out that she had cancer when it was already at a late stage. And unfortunately, after battling cancer for a year and a half, she died in August 2009," said Red Louis L. Pasetes, Financial Advisor at Philam Life .

"We spent around P300,000 on something that we were not that prepared for. We had to ask donations from friends and family just to be able to get her the cure that she needed," he added.

A 2012 research by Taylor Nelson Sofres (TNS) shows that "while 97 percent of Filipinos prioritize safeguarding their and their family's health over other concerns in life, only 16 percent say that they are financially prepared in the face of serious health conditions. Those who are not prepared admit that they will be financially burdened and will resort to loaning money or selling property and assets to pay for their medical expenses."

Philam Life saw the need for Filipinos to become financially prepared for unexpected health-related setbacks and developed Health Invest, a unit-linked health and life insurance plan that provides financial protection from serious sickness, accidents, or loss of life.

Health Invest planholders can avail of a lump-sum cash benefit should a critical health condition or accident arise. On top of this, Health Invest allows you to build a growing health fund that accumulates over time. This can be used to pay for health maintenance or any other needs incurred beyond your working years. Health Invest also has a life insurance coverage that provides financial protection for your loved ones. Its flexible payment terms allow you to pay for it in as short as 3, 5, 7, or 10 years.

For more information on Health Invest, log on to [www.philamlife.com](http://www.philamlife.com).

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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\$159 billion as of 31 May 2014.

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 28 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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