



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

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MEDIA RELEASE

Growing with Money Tree

Many Filipinos – particularly young urban professionals – are highly prone to the “one day millionaire” mentality, wherein their monthly salary vanishes in the aftermath of a spending spree. While there is nothing wrong with enjoying your hard-earned cash, smart money management stipulates that a good percentage of your income be set aside for savings and investments.

Unfortunately, keeping your funds tied up in a basic savings account hardly maximizes its potential. According to statistics taken from the website of the Banko Sentral ng Pilipinas (BSP), the 2014 weighted average of interest rates for savings accounts is 0.626% and time deposits are 1.033% per annum. The compounding interest is not currently keeping up with the rate of inflation, which according to data from the World Bank, was at an average of 3.0% in 2013, and 4.1% in 2014. The disparity is significant since the savings accounts and time deposit rates are gross. Over an extended period of time, the purchasing power of money stashed away in a bank will significantly decrease.

Driven by a need to offer a better investment alternative, Philam Life, an AIA Group Company, has Money Tree, a one-pay investment and life insurance plan that lets you maximize your money's growth potential. The key advantage of Money Tree is that it provides a faster investment vehicle for your money to grow, while providing insurance protection at the same time.

With a one-time investment in Money Tree, clients may benefit from the earnings of Philam Life's expertly managed funds of their choosing, such as the new PAMI Philam Equity Index Fund, which provides investors with long-term capital growth through an opportunity to invest in the largest stocks in the Philippine Stock Exchange Index. Other funds are also available to help achieve the various goals and satisfy the different risk appetites that investors have.

For added security, optional supplemental benefits may also be attached to the plan, such as accident insurance, critical illness coverage, and additional life insurance coverage on top of their basic plan.



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“Philam Life knows and understands the real life needs of our clients. We saw that in this dynamic market, investment earnings and insurance protection could be seamlessly combined,” noted Philam Life Chief Marketing Officer Jaime Jose M. Javier, Jr. “The fact that it is a one-time payment product also adds greatly to its flexibility and convenience,” he further added.

For clients who are looking to further maximize their wealth’s growth potential by investing a higher amount, Philam Life also offers Money Tree Elite. It gives investors the opportunity to grow their money faster as it allows them to enjoy high long-term growth potential with zero entry fees or premium charge for investment, while also providing a guaranteed life insurance benefit of at least 125 percent of their investment.

“Money Tree and Money Tree Elite are exceptional products that can be used to achieve a variety of financial goals: supplementary income, life protection, and capital accumulation,” Javier concluded.

For more information about Money Tree and Money Tree Elite, please visit 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 has earned the trust of customers for its financial strength, strong brand name, and ability to deliver on its promises.

Philam Life has P226.8 billion in total assets as of December 31, 2014 and has delivered timely pay outs of over P9 billion in education benefits (2004-2014) and over P118 billion in insurance benefits (1950-2014), while serving over 600,000 individual policyholders and over 1,700,000 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 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.



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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\$167 billion as of 30 November 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").