

## **Maximizing your money's full earning potential with the right investment plan**

Filipinos have a deep sense of obligation to their families and, as such, prioritize the needs of their loved ones above all.

Breadwinners work hard to provide their family members the good life as they continue to have dreams and aspirations for them. These include sending their children to top universities here or abroad, and even starting a business to be passed on to each child later, to give them a good start in life. They also prepare for a comfortable retirement for themselves so as not to depend on their children in their golden years.

This is why there is a need to maximize their wealth's full growth potential so they and their families can continue to enjoy the good life now and in the future.

### **Weighing Your Investment Options**

This is not as easy as it sounds. Achieving all these and ensuring that their families can continue to enjoy the good life they now have into the future needs financial planning.

For most, that means putting money in savings accounts or time deposits. While bank deposits are easily accessible, these may provide minimal returns and are barely enough to help them cope with the rising prices of basic goods as measured by inflation.

To demonstrate, inflation rate in January 2015 was at 2.4 percent, while most bank products would give depositors only one percent return annually. This means that depositors are not growing their savings and are even losing their money's value over time.

Indeed, one should start planning and investing for medium-term goals (one to five years) like buying a house, going on vacation and buying a car, as well as long-term goals like saving for college education, medical expenses for old age, and retirement.

Aside from bank deposits, there are investment instruments available in the market like pooled funds such as Unit Investment Trust Funds (UITFs) and mutual funds. Some may also choose to invest directly in Exchange-Traded Funds (ETF), equities or bonds.



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

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### **Philam Life's Money Tree Elite**

More recently, investment-linked plans have also been offered by insurance companies like Philam Life, which combine investments with insurance protection.

Money Tree Elite is a one-pay investment and life insurance plan that lets its customers enjoy higher long term growth through access to expertly managed funds of PAMI, that have grown seven to 15 percent yearly over the past ten years.

It is designed for people with extra savings looking for ways to maximize their wealth. The minimum investment is Php 1 million and clients can enjoy no entry fee for their investment. This means that the customer's money will be fully invested. Plus, they may also receive additional loyalty bonus when they keep their investment over the long term.

Money Tree Elite gives investors the flexibility to have full control in managing the plan based on one's investment goal or risk appetite, as they can even choose to switch funds or add to their investment anytime without additional cost.

Moreover, Money Tree Elite provides investors with guaranteed life insurance protection of at least 125 percent of their investment regardless of prevailing market conditions. For customers with the need for more comprehensive protection, the plan also has optional benefits for higher insurance coverage, accident protection and critical illness coverage.

And for existing Philam Life customers, they can also avail of Money Tree Elite for a minimum investment of P500,000, plus enjoy higher insurance coverage of up to 225% of their investment. This offer is available from February 23 to May 31, 2015 only.

### **Choosing the right investment partner**

Aside from choosing the right investment, there is also the need for investors to safeguard their hard earned money with the most trustworthy financial partner – one that is represented by professional and experienced financial advisors and with proven stability, strength and track record of fulfilled promises.

Philam Asset Management Inc. (PAMI) is a leader in asset management in the country, managing mutual funds from different asset classes. PAMI has won 9 awards from PIFA, and recently been named Most Trusted Brand for 2015, Investment Fund Category by Reader's Digest.

Philam Life remains to be the country's premier life insurance company with total assets of Php209.1 billion; education benefits of Php 7.5 billion; insurance benefits of Php 100 billion; 800,000 individual policies and over 1,000,000 participating members of group policies; and a strong agency force, growing its agency base by over 40 percent in 2013.

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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 Philam Asset Management (PAMI)**

Philam Asset Management, Inc. (PAMI) is an asset management company that administers, distributes and provides investment advisory to nine mutual funds. PAMI is a wholly owned company of Philam Life – the country's premier life insurance company– which is a member company of the AIA Group, the largest pan-Asian life insurance group that has a unique heritage of serving the world's most dynamic region for more than 90 years.

Established in 1992, PAMI is one of the largest asset and wealth managers in the mutual fund industry with more than PhP40 Billion Assets under management as of June 30, 2014.

A major contributor to the development of the Philippine mutual fund industry, PAMI is a leader in asset management in the Philippines, managing nine funds from different asset classes for different client risk appetites namely: Philam Managed Income Fund, Philam Bond Fund, PAMI Global Bond Fund, and Philam Dollar Bond Fund, Philam Fund, PAMI Asia Balanced Fund, NCM Mutual Fund of the Philippines, and PAMI Horizon Fund and lastly, the Philam Strategic Growth Fund.

### **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 30 November 2013.

AIA meets the savings and protection needs of individuals by offering a range of products and services including life insurance, accidental 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 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").