



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

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MEDIA RELEASE

Unexpected Emergencies Tops List of Concerns Among Middle Class, Survey Reveals

“Health is wealth” is an old saying, very often used that it sometimes loses its value. However, a survey commissioned by AIA, the leading pan-Asian life insurance group, shows that this saying is very much relevant and aligned with conventional thinking.

According to an AIA Survey on Middle Class Hopes and Aspirations conducted last year by Ipsos in the ASEAN region, 44% of middle-class Filipinos consider being healthy as a top goal in life. The survey revealed health is actually placed over other commonly held aspirations, such as money, business, career, and education. For many of the middle class, health matters more than many other concerns.

Over the course of 500 interviews conducted with a wide age-range of self-identified members of the Filipino middle class aged 25 or above, findings showed that the cost of unexpected emergencies (65%) is the biggest concern for the Philippines’ middle class. Almost half of the respondents (49%) expressed concern regarding the costs of health care.

In light of this revelation regarding the real life hopes and aspirations of Filipinos, Philam Life, an AIA company, has dedicated themselves to helping people become financially prepared against such unexpected health setbacks. They recently launched Health Invest Plus, the company’s flagship health product, to provide security for those who wish to plan ahead for any health eventuality.

“Health Invest Plus provides much needed financial protection when one is afflicted with major critical illnesses, whether they get diagnosed in the earlier stages or far advanced in their infirmity,” noted Philam Life Chief Marketing Officer Jaime Jose Javier Jr. Cancers, heart attacks, and strokes number among the critical illnesses covered by this insurance plan. “This way, Filipinos will be better prepared for unexpected emergencies and the high cost of healthcare,” added Javier.

Philam Life’s Health Invest Plus provides lump-sum benefits when diagnosed with any of 56 covered major critical illnesses and 11 covered early stages of a critical illness— the most among unit-linked plans in the market. Unit-linked products are life insurance and investment plans-in-one where the benefits are linked to the returns of a chosen investment fund.

Once diagnosed with any of such critical illnesses, the plan holder is spared from paying future premium payments. If the plan holder is diagnosed with a covered early stage critical condition, 25 per cent of the Critical Illness coverage will be given in advance.



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Unlike most other critical illness plans, Health Invest Plus can be availed even up to those who are already 65 years old. The critical illness coverage will still be in effect until they are 75, an age when most are in retirement and in need of greater medical care. Since Health Invest Plus is a unit-linked plan, premium payments are invested, allowing one to grow a Health fund which can be used for health maintenance or other costs during one's later years.

The plan also provides cash benefits for accidental injuries or disabilities and loss of life, providing comprehensive coverage for policyholders.

"The survey also revealed 'peace of mind' (38 per cent) as one of the top life goals of the Philippines' middle class. With Philam Life's Health Invest Plus, customers can experience peace of mind knowing they are financially prepared against health setbacks now and as they grow older, so they can be there for their families," Javier concluded.

Indeed, when equipped with the safety net that Philam Life's Health Invest Plus provides, one can rest easy with hopes for a sound body, as well as a sound mind.

To learn more about the AIA Survey on the Middle Class Hopes and Aspirations, please visit <http://asiamiddleclass.aia.com>. To find out more about Philam Life's Health Invest Plus, call 528-2000 or visit <http://www.philamlife.com/en/index.html>

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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 a presence in 18 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 representative offices in Myanmar and Cambodia.

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").