



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

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MEDIA RELEASE

The Smart Choice in Life Insurance

More than anything in the world, Filipinos value their family the most. Breadwinners work hard to maintain a stable source of income to provide for their family's needs and to achieve a worry-free and happy family life. Making choices in life is hard because of the loved ones to consider.

The future holds a lot of uncertainties. No matter how careful anyone tries to be, things may not go according to plan. A smart choice that every breadwinner should make is to have the right plan that can help them prepare for the future.

Recognizing the need to simplify the value of an insurance protection plan, Philam Life recently introduced Life Smart, an insurance plan designed to give the policyholder a worry-free future with life insurance coverage, accident and terminal illness benefits so that his family can continue to live the life he planned for them. If nothing happens by the end of the plan, he can get his payments back plus an additional cash bonus, making it a smart choice for his needs.

Life Smart gives guaranteed life insurance coverage with accident and terminal illness benefits. This means that in case the policyholder passes away, his beneficiaries will receive the full coverage of his plan.

If cause of death was due to an accident, the amount that the beneficiaries will receive becomes double the amount of the insurance coverage.

If the policyholder gets diagnosed with a terminal illness, he will receive the guaranteed benefit in advance.

Moreover, after 20 years, the policyholder will get all the payments back. Plus, he can also get additional cash through yearly dividends and a loyalty bonus.

Think of it this way: the breadwinner and his family are financially protected the entire time for 20 years, and if nothing unexpected happens, all the payments will be returned. As the name implies, Philam Life's new Life Smart plan is designed to be smart and simple.

A better life begins with a smart choice. So make the smart choice today with Life Smart. 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 21 June 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 PHP236.4 billion in total assets as of 31 December 2015 and has delivered timely payouts of over PHP10 billion in education benefits (2004-2015) and over PHP131 billion in insurance benefits (1950-2015), while serving close to 700,000 individual policyholders and over 2 million 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 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 49 per cent joint venture in India and a representative office in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai almost a century 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\$168 billion as of 30 November 2015.

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 29 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").