



**The Philippine American Life and
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MEDIA RELEASE

A Little Planning Goes A Long Way



Samantha Josephine Sator is a Cum Laude graduate of BS Psychology from the University of San Jose Recoletos in Cebu City. She was also a recipient of the Leadership Award from her course.

Her father, Sinfroniano, couldn't have been more proud of her. But he should also be proud of himself, for making this possible for his precious Samantha through early planning.

Sinfroniano used to manage a local printing shop. His wife, Edna, was a school teacher. They both wanted to ensure their daughter's college education. Sinfroniano availed of an education policy from Philam Life. Little did he know that this act would give him more than just the education benefits he sought for his daughter.

At the age of 55, Sinfroniano had a stroke which left half of his body paralyzed. This meant that he could no longer continue working at the printing shop. Less than a year later, Edna, who had been taking care of him and their eight year old daughter Samantha, suddenly died of a heart attack.



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Sinfroniano who was left with a permanent disability, didn't know how he would pay for his hospital bills, more so how he would raise Samantha on his own.

It was a good thing he got a Philam Life education policy for Samantha when he was younger, healthier and at the prime of his working years.

With the plan that he got, he would receive funds for every semester of Samantha's four year college course. At the same time, the plan included cash benefits for the child's elementary and high school years, in case the parent passes away or gets permanently disabled. These funds were used during Samantha's elementary and high school years of education.

The plan also had a waiver of premium for total and permanent disability benefit. Because he was already permanently disabled and could no longer continue working, all remaining payments were waived. He did not have to continue paying for the balance of the education plan. These benefits allowed Samantha to finish her education at no additional cost to her father.

With foresight and early planning, Sinfroniano was able to support Samantha's education even though he became a solo parent with physical disability.

Samantha is now working on passing the Psychometrician's Board Exams, and plans to work and pursue her Master's Degree.

Schools and universities increase their tuition fees every few years, so it is best to have a plan to ensure the child's education no matter what lies ahead.

It is also important that parents find a stable and trustworthy insurance company, with a good track record of keeping its promises.

Philam Life for one has released over P10 billion in education benefits since the year 2004 to 2015. This May, 50,000 scholars nationwide will receive their education funds in time for the first semester of school year 2016-2017. This is a testament to the company's ability to fulfill its promise to help parents give their children a good education year after year.

Each parent should strive to have the same foresight as Sinfroniano to plan ahead for their children's future so they can reach their full potential and achieve their dreams.

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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").