



The Philippine American Life and General Insurance Company

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A Product with Unprecedented Living Benefits

For the first time in the Philippines, insurance products offer living benefits "like never before" with a science-backed and global wellness programme, Vitality.

With close to 20 years of success spanning South Africa, United States, Europe, China, Hong Kong and Australia, Vitality is made available for Filipinos who would like to go beyond traditional life insurance products.

BPI-Philam introduced Assure Protect to the market recently, following Philam Life's launch on October 2015. Assure Protect is a high-value life insurance plan which allows policyholders to enjoy high market returns. It is a unit-linked protection plan that comes with Philam Vitality and offers an upfront 10% discount on the insurance premium while keeping the life insurance benefits and coverage the same. The discount can increase up to 20% depending on engagement & health status. This is happening for the first time in the Philippines.

Beyond protection, investment and savings, Philam Vitality pushes the bar and gives day-to-day living benefits that will reward members for being healthy.

"With Philam Vitality, insurance becomes strongly relevant to our policy holders every day. It is there when they make daily choices: what to eat, how they can improve their health, what exercise to do today, what vacations to plan for, etc." says Philam Life chief executive officer, Mr. Axel Bromley.

"We want to empower Filipinos to achieve financial security and prosperity. This can only truly happen if health does not get in the way." says BPI-Philam chief executive officer and president, Mr. Ariel Cantos.

Philam Vitality gives easier access to basic health check so members will watch out for their health status, like their updated cholesterol and sugar levels. The programme has partnered with industry leaders Makati Medical Center and Hi-Precision Diagnostics for discounts to basic and some advanced screens. Its exclusive dental partner, Gan Advanced Osseointegration Center (GAOC), likewise provides significant discounts for basic dental assessments.

To keep improving their health, members are given discounts to Gold's Gym, Toby's Sports and renowned fitness device brands, Garmin and Polar. Smokers can also take advantage of a special package for Smoking Cessation at the Makati Medical Center.

Each time a member takes the screens and does healthy activities, there will be Philam Vitality points to be awarded. The points add up to allow a member to reach a higher status for higher benefits, starting from Bronze to Silver, Gold and Platinum.

Intelligent incentives were designed to reward members for taking steps to be healthier. These rewards come from partners like SM Cinema, Seda Hotels, Marriott and Enchanted Kingdom.

All these partner branches and establishments are located on over 180 locations all over the Philippines, giving a great chance of access to members for their benefits.





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"The rewards one can get from the Philam Vitality programme are astounding. From the insurance premium discount to all the partner benefits, a member can see that insurance is now more and more relevant to him. We're excited to launch Philam Vitality to our BPI-Philam customers and we hope it will really encourage our members to live healthier and happier lives," says Mr. Cantos.

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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 PHP226.8 billion in total assets as of 31 December 2014 and has delivered timely payouts of over PHP9 billion in education benefits (2004-2014) and over PHP118 billion in insurance benefits (1950-2014), while serving close to 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 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 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").