



The Philippine American Life and General Insurance Company

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What is your Vitality Age?



Everyone takes pride in looking younger. A youthful look becomes a badge of accomplishment in this era of Facebook and Instagram selfies, plus massive photo and video sharing.

Women break their wallets over skincare; the men's skincare line seems to expand at each blink. The beauty space dominates with countless new aesthetic and cosmetic services being introduced to the market.

We seek ways to defy our biological age--- and that alone requires some work, time, and money.

So why are we being asked about our Vitality Age—and yes we hear you, why does it even matter?

Vitality Age is apparently the more controversial age. (By that, it is also the age we must be more alarmed about).

A global science-backed wellness programme has proven to encourage change in people by starting with this first step: finding out a person's Vitality Age. This is revealed by answering basic questions about daily health habits: like personal nutrition, fitness regimen, sleep, basic medical history and records, mental and emotional background, etc.

Clinical experts have put together this Vitality Health Review which, upon completion, will calculate a person's state of overall health.





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Get this: all over the world, the average Vitality Age of a person is about three years older than his or her biological age. This disregards beautiful faces on unfiltered selfies. Beyond your looks and what the birth certificate proves, Vitality Age is the eye-opening number that reveals how your lifestyle is aging your body.

Expectedly, smokers, people with bad eating habits and those who lack exercise and are stressed, will find their Vitality Age to render worse outlooks than their Snapchat face swap.

Conclusion: People may be looking younger outside (if those creams and facial peels work), but are actually aging faster inside.

The good news is that Vitality helps people attain their ideal age through an 18-year-old programme tested on several countries. It helps in driving behavior change by rewarding people for being healthy.

Getting basic medical screens, going to the gym or walking more, eating fresh fruits and vegetables, quitting smoking and joining fitness events are activities that will be incentivized. Each effort accounts for Vitality Points which will lead to enjoyable rewards.

In that journey, people start to truly feel younger, and it will show with an improved Vitality Age.

Philam Life and BPI-Philam launched Vitality in the Philippines with three products. Philam Life's Health Achieve and Family Secure; and BPI-Philam's Assure Protect. These plans are interestingly unlike any insurance product because these offer unprecedented living benefits—something a lot of traditional life insurers don't pay much attention to.

With Vitality integrated in affordable and high-return unit-linked products, members enjoy benefits not just when unfortunate events happen, but can also experience the rewards of an engaging global programme every day.

No wonder the Philam Group keeps its lead despite bullish competition. Its Vitality Age must show how great a shape it's in.

Want to know yours? Check out philamvitality.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 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").