



PRESS RELEASE

HOW TO PLAN SMART FOR YOUR FUTURE

MANILA, PHILIPPINES – When you were in your teens, you looked up to the twenty-somethings who seemed to have everything figured out: a budding career, a hot date, and enough cash that allowed them to party every night. You held on to this mental image, thinking that when you get to your twenties you can finally do whatever you want, unfazed by what the future may bring.

But now that you're getting older, you realize how quickly time passes and you're still not quite there yet. And you know what, that's okay. What matters is you are doing your best to get to where you want to be. That's where planning for your future the smart way comes in handy. At whatever age you may be, the goal is to be confident enough to say that you're in a secure position to live worry-free.

Here are some things that may help you secure your future the smart way:

1. Identify your goals and hold on to them

Before doing or pursuing anything, have a clear vision of what you want to achieve. It's always helpful to know where you intend to go before taking the first step in any venture. Whether it's about gunning for a promotion or putting up a business, you have to determine what your goals are and hold on to them especially when confronted with adversity.



2. Don't be afraid of change

Change is inevitable. As you grow older, you'll find that your priorities and perspectives will evolve, and that's normal. Whether it be deciding to pursue a Master's degree instead of travelling the world, or shifting companies or careers, embrace the change and keep in mind that they are monumental to your development. So long as you exert the same drive and passion, you should be able to roll with the punches and succeed no matter where life takes you.

3. Foresight is your greatest weapon

Foresight is always critical to any decision, no matter how big or small. By exploring all possible scenarios and having a long-term perspective of things, you are able to plan better and influence your actions to get to your desired outcome. What happens if you spend all of your life savings in a car? What happens if you decide to move out? Anticipating how future events may unfold can give

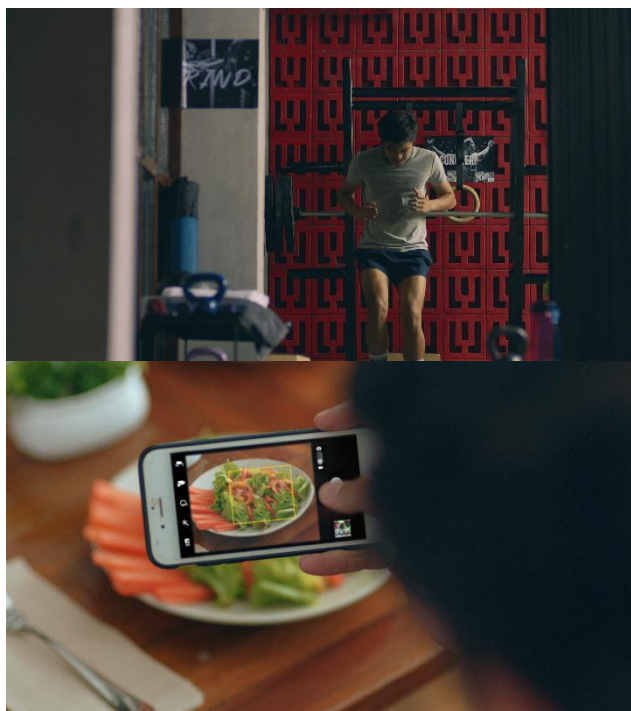




you a clear direction on how you should live at present.

4. Go for long-term happiness

There's no denying that we live in the age of instant gratification. While these instant bouts of pleasure may seem fulfilling at first glance, always remember that long-term happiness is more worth your while. Before giving in to impulse, whether it be reaching for another slice of pizza or purchasing your 100th pair of sneakers, hold back and reflect if these urges will make you happy in the long run.



5. Take care of yourself

It may sting a little for you to hear this, but you're not getting any younger. The daily fast food diet you enjoyed or that stick of cigarette you think you needed won't do your body any good. Staying healthy and achieving overall wellness is important now more than ever. Learn to integrate healthy foods in your diet and stay active to be in tip top shape. Not only will your body thank you for it, you will also be able to continue doing the things you love. Learn the art of balance. Making sure that you're not getting too much or too little of anything is key in not feeling deprived or over satiating yourself.

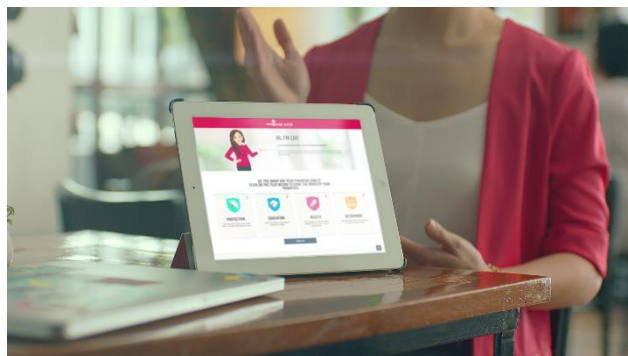
6. Get your priorities straight

There's nothing wrong with living life to the fullest; after all, you only have one life to live so might as well make the most of it right? But before making more #YOLO decisions and experiences, make sure you have your priorities in tow. Ask yourself if

those life experiences will bring you closer to your goal. If not then maybe you should rethink if it's worth it. You might want to invest for the future, study abroad, or even put up a business instead. Whatever your priorities are, plan ahead and live your life without losing sight of those goals. That way, you are able to truly make the most of what life has to offer without overextending yourself.

7. Protect yourself and your loved ones

What better way to live your life worry-free than securing yourself and your loved ones for the future. With the right insurance products, you have peace of mind that your future family can live the life you want them to have, even after you retire or something untoward happens. With easily accessible tools that can help you plan ahead, such as Philam Life's Financial Needs Calculator, you can be one step ahead to a secure future.





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Find out how you can be one step ahead today by discovering your financial needs. Check out Philam Life's [Financial Needs Calculator](#) at 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 PHP251.4 billion in total assets as of 31 December 2017, while serving almost 600,000 individual policyholders and over 2,200,000 insured group members.

Philam Life understands the needs of its customers and provides holistic solutions that include 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 (BPLAC) 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 the Philam Group

The Philam Group comprises the biggest life insurance company in the Philippines. By putting its customers at the center of its operations, the Philam Group has earned the trust of its stakeholders and has achieved continued growth over the years.

The Philam Group was formed with the mission of empowering Filipinos to achieve financial security and prosperity. Through its strong network, it is able to offer financial solutions such as life protection, health insurance, savings, education, retirement, investment, group and credit life insurance, and fund management products and services.

After the establishment of Philam Life in 1947, the Philam Group has since expanded to include other affiliate companies, namely: BPI-Philam Life Assurance Company (BPLAC), Philam Asset Management Inc. (PAMI), Philam Call Center, and Philam Foundation.

Based on the Insurance Commission results as of 31 December 2017, the combined total premium income of Philam Life and BPLAC is at PHP40.2 billion, making it the market leader in the Philippines based on total premium income. Its strength and stability is further solidified with its top rank in terms of assets at PHP251.4 billion and net worth at PHP69.5 billion. It 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, Cambodia, a 97 per cent subsidiary in Sri Lanka, a 49 per cent joint venture in India and a representative office in Myanmar.

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\$216 billion as of 30 November 2017.



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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 30 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").

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