

## PRESS RELEASE

### A SIMPLE GUIDE TO PROTECTING YOUR FUTURE

**MANILA, PHILIPPINES** – Making sure you are financially secure for the future may seem like a daunting task, especially for people who have too many things on their plate. With the number of bills that need to be settled, the amount of debt that need to be paid off, coupled with steadily rising expenses, you may find it overwhelming to deal with your many financial concerns. You may think this is difficult but the truth is, it need not (or should not) be the case for the rest of your adult life.

Simplify the process to building up your savings by making a habit out of it and knowing who talk to. Small steps go a long way to get you in the right mindset and spending behavior to secure your future.

With that in mind, here are tips to make it easy for you to protect your future:

**1. Pay yourself before anything else**

When it comes to saving, it is important to take money off the table by setting aside a portion of your income before spending anything else. Your expenses should be made to fit in whatever's left and not the other way around. It helps to set up various accounts where you can sign up for auto debit so you can easily channel your funds to a specific bucket, whether it be for savings, travelling, or emergency. That way you can segment your income and ensure regular savings in the process.

**2. Make your money make money**

Don't let your money sit idle if you can make it work for you. Consult experts who can help you figure out how to maximize your money's growth. One good way of doing it is by investing in assets that will give you potential returns. This will give you an alternative source of income, which will ultimately get you closer to your financial goals.

You can also explore investment products with insurance component, which can make your money grow while at the same time ensuring that your family is protected. Talk to a Financial Advisor who can help you figure out your priorities and find the best insurance product to address it.

**3. Think hard about your purchases**

It's always helpful to make a shopping list when you need to shop and stick to it to keep yourself from spending on things you don't need. When it comes to online shopping, consider letting items sit on your cart for a while before checking out to give you more time to decide if you really need it. The longer you contemplate, the better your chances of overcoming the urge to spend.

**4. Set aside funds for insurance**

Many find the concept of insurance complicated, or even unnecessary. The thing is, it is much simpler than you think, and you definitely cannot deny its importance in everyone's lives. As you build up your finances through savings and investments, ensure that you are securing your future and assets in the



**HEALTHIER, LONGER,  
BETTER LIVES**

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

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process. With a slew of digital innovations and tailor-fit benefits that address your priorities, insurance is now easier and more necessary than ever.

### **5. Assess your current financial health**

Discover what it takes to reach your goals by assessing where you are in your financial journey. Evaluate how much you need to save and plan out how best you can achieve your goals. You can talk to experts or access easy to use tools like the Philam Life Financial Needs Calculator, which can help you stay one step ahead in saving up for your future.

Check out Philam Life's easy to use [Financial Needs Calculator](https://philamlife.com/financial-needs-calculator) at philamlife.com to find out how you can be one step ahead today!

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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**



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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.

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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