



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

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ADVERTORIAL

CARPE DIEM: HOW WORKING IN THE INSURANCE INDUSTRY CAN BE REWARDING

When we hear about insurance agents, it usually sets off alarm bells in our heads, and the first thought is how to avoid them. These days, that mental image is slowly morphing into that of a young professional whose knowledge about the intricacies of insurance can help you navigate and make the most out of your hard-earned money. “Today, there is so much more to a professional career in life insurance than it was years ago,” shares Gray Ramirez, a Financial Advisor under Genesis by Philam Life. “The rewards, benefits, and opportunities that open up are comparable to some of the best career tracks commonly found in other industries,” he added.

Gray was, for the first 15 years of his career, an executive in the BPO industry. As one can imagine, the years of irregular working hours eventually took its toll on his health, work, and relationship with his family. During one of his policy reviews with his financial advisor, Gray, a ten-year old Philam Life policyholder, was encouraged to become a financial advisor himself. And he did, joining Philam Life in late 2016. “It’s been life changing since then. I am now able to manage my own time. My wife even said I started to look healthier and happier as I get to spend more time with people who matter the most.”

Becoming a financial advisor not only revitalized his family life, but it’s given Gray a professional boost as well. Within a year into his new career, he qualified as a member of the Million Dollar Round Table (MDRT), an elite group of the best performing financial advisors in the world, and is reaping the rewards that go with it, including exclusive travel privileges & industry conventions.

“Genesis is all about providing our Elite Advisors with holistic support as they transition to their new careers. From capital support, cutting-edge sales tools & technology, and comprehensive development platform, these ensure that we are able to breed the Advisors of Choice. We give the best support for the best talent. Genesis is Philam Life’s flagship strategy in growing its pool of Elite Advisors aimed to reinvent the Financial Advisor practice,” says Stephen Segismundo, Philam Life’s Head of Agency Strategy Office.

As Gray explains it, at Genesis, the priority for financial advisors is not to sell, but to educate. “That’s what differentiates Genesis from the rest. In my case, when I sit down with my clients, it is about goal-setting, so we understand what they need. Based on that need, that’s when we provide financial solutions to help address their needs. Normally people would think—and I had the same feeling before—that advisors try to sell you something first before understanding what is needed. That’s the stigma, that’s why people are averse to talking to an advisor. That’s what we are trying to change.”

Know more about Genesis by Philam Life by clicking [here](#).

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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 PHP249.6 billion in total assets as of 31 December 2018, while serving over 700,000 individual policyholders and over 3,000,000 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 2018, the combined total premium income of Philam Life and BPLAC is at PHP40.7 billion. Its strength and stability is solidified by its assets at PHP247.0 billion and net worth at PHP77.1 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 a century ago in 1919. 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\$230 billion as of 31 December 2018.

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 33 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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