



The Philippine American Life and General Insurance Company

16F – 18F Philam Life Head Office
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ADVERTORIAL

HOW THIS MILLENNIAL FOUND HIS CALLING IN LIFE INSURANCE

24-year-old Benjamin Earl V. Hernal—Jarel to his friends—had big plans of helping people at a young age. He took AB Humanities in Ateneo de Manila University (ADMU) as a pre-law course, thinking it would serve as his stepping stone to work for the government to help serve the country and the Filipino community.

However, he eventually realized that the government world wasn't for him, and learned about the Philam Life Financial Advisor career where he is able to pay it forward. It may not be similar to what the government officials are doing, but it gives him an opportunity to make a difference in other people's lives through financial planning.

Learning much more about Philam Life, Jarel realized he wanted to be part of the company. Soon after graduation, he immediately joined Genesis by Philam Life. "As a fresh graduate without business management background, the wide array of comprehensive training and development curriculum developed my skills and management capabilities towards a fast-track agency leadership career, bringing out the best in me. Through real-life field experiences, I realized that this work is not just about selling. Most of the time, it's about educating Filipinos on creating, protecting, and distributing wealth."

As a millennial, Jarel offers a surprisingly different take on his line of work, saying "It's never too early to start. I thought that my age would be a hindrance, and that my network was not wide enough because I was too young. But I was wrong. The only limitation in this career is the one you will set for yourself."

With grit and determination, he racked up an amazing set of accolades – He was awarded the Asian Circle of Excellence (ACE) as one of the top wealth management professionals in the country, and qualified for the Top of the Table (TOT) Level of the Million Dollar Round Table (MDRT). MDRT is a global, independent association of the world's leading life insurance and financial services professionals. Membership in this organization is recognized as the standard of excellence in the industry.

Jarel is thankful that he has found a career that is both financially rewarding and emotionally fulfilling. "Being a Financial Advisor has allowed me to help people in the best possible way—by helping them prepare for life's uncertainties. While the perks and financial rewards are fulfilling, it's the knowledge that I'm making a difference by helping others is what truly makes this job worth it." Jarel envisions a future where people are not afraid of getting insurance, but rather, see it as a need that is acquired through informed decisions. "I want people to go after insurance policies like it's the latest iPhone gadget, and once that happens, Filipinos would be more prepared for life's uncertainties, and at the same time, fulfill their financial goals in life."

Find out more about Genesis by Philam Life by visiting their website at <https://www.philamlife.com/en/about-philamlife/careers/genesis.html>, the Philam Life Facebook page



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About Philam Life



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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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