

A Realization of a Father's Dream



JC Enriquez (center) with his family, (from left to right) Jovan Enriquez (brother), Crisaldo Enriquez (father), Mareng Vicente (grandmother), Josephine Pronebo (aunt)



JC Enriquez with his beloved Rose and baby Margaux



JC Enriquez graduated with a degree in Electrical Engineering in 2013



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In the Philippines, there are more than two million Overseas Filipino Workers (OFWs). Their children had gotten used to having an absentee parent who is missing out special occasions and once-in-a-lifetime events -- from occasions like birthdays and graduations to intimate moments like a baby's first steps, first words, or first day in school. It is painful for both children and parent, but it's a small sacrifice compared to the promise of a secure future.

John Czarleen Enriquez or JC, knows of these aches and pains twice over. He was in Grade 1 when his father and mother left the country to work abroad as an electric engineer and a domestic worker respectively. "My parents asked my *lolo* and *lola*, and other relatives to look after me and two younger siblings," JC recalled. Still, being the eldest, he taught himself to be independent out of necessity.

His parents would go home every two or three years, missing out on some important milestones in their lives. But JC still felt that he was loved. "Despite the distance and the difference in our time zones, we somehow made it work through constant communication and lots of patience and understanding," he shared.

Now aged 28-years-old and an accomplished electrical engineer, JC is a father to one- year-old Margaux. He would oftentimes look back with love and appreciation for his parents Crisaldo and Lynn. "Fatherhood has made me appreciate all the sacrifices my parents had to endure to give us a more comfortable life. Now that I'm the head of the family, I learned that necessary sacrifices are in order to provide a better life for my little girl," he said.

JC was a beneficiary of a Philam Life education policy, which helped him achieve a degree in Electrical Engineering at the Technological Institute of the Philippines (TIP).

As a father himself, JC will pass on his precious daughter Margaux the two greatest gifts that his parents worked so hard for: unconditional love and a good education.

"Like my parents, I will give Margaux every ounce of love and financial support that I can provide," he said. "Life is unpredictable, and as a parent I want to give her that certainty to have a better future through good education. I followed my father's advice and got an education policy for my daughter's college education." Enriquez concluded.

Schools and universities increase their tuition fees almost every year, so it is best to ensure the child's education early. It is good to get a plan with guaranteed education benefits and has potential growth to cope with annual tuition fee hikes. Like JC, who is just starting a family, it is important to find a stable and trustworthy insurance partner with a good track record of keeping its promises.



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Philam Life has released over P10 billion in education benefits over the past decade. Last May 2016, around 50,000 scholars nationwide received their education funds in time for the first semester of school year 2016-2017. This October, Philam Life is set to release another 51,000 payouts to its education policyholders. This is a testament to the company's ability to fulfill its promise and help parents give their children a good education year after year.

For more information on Philam Life's education policies, please visit:

<http://www.philamlife.com/en/our-products/education/future-scholar.html>

About Philam Life

The Philippine American Life and General Insurance (Philam Life) Company 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 PHP236.4 billion in total assets as of 31 December 2015 and has delivered timely payouts of over PHP10 billion in education benefits (2004-2015) and over PHP131 billion in insurance benefits (1950-2015), while serving close to 600,000 individual policyholders and over 2 million 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 49 per cent joint venture in India and representative offices 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\$181 billion as of 31 May 2016.

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").