



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

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MEDIA RELEASE

Philam Life's Money Tree Elite allows investors to take advantage of PH's positive investment outlook

The Philippines continues to grow and remains one of the fastest growing economies in Asia. Given the positive sentiment on the economy, the outlook of the Philippine investment market remains to be positive.

Riding on the growth of the Philippine Economy, the Philippine American Life and General Insurance Company (Philam Life) starts the year with a renewed commitment to help investors discover the true earning power of their wealth with the launch of its newest investment linked insurance product, the Money Tree Elite.

An enhanced version of Money Tree launched many years back, Money Tree Elite is a one-pay investment and life insurance plan that gives investors the opportunity to invest in expertly managed funds with zero upfront or entry charges, while providing them with guaranteed life insurance protection of at least 125 percent of their investment.

Philam Life Chief Marketing Officer Jimmy Javier said that the Philam Life Money Tree Elite could not have come at a better time. Javier said, "The positive outlook for investments could be a good opportunity for Filipinos to explore and start investing to maximize their money's growth potential over the long-term and participate in the potential gains from the growth of the Philippine economy."

2015 Auspicious Year for Growing Wealth

Philam Life Head of Equity Fund Management Eduardo Banaag, in his economic outlook presentation during the Money Tree Elite launch, said that the Philippines will continue to keep its pace in 2015 given its strong economic fundamentals.

Banaag said, "The positive economic sentiment in the country has attracted many investors and also led to a better business environment. This can further boost both the economy and the investment markets moving forward. Thus, Money Tree Elite is here to allow local investors to participate in the growth of the Philippine economy as investments are placed in funds that are expertly managed by Philam Asset Management, Inc. or PAMI, Philam Life's asset management arm."

PAMI funds have grown seven to 15 percent yearly over the past ten years. Philam Bond Fund has grown 7.2 percent; Philam Fund (Balanced Fund), 13.1 percent; and Philam Strategic Growth Fund, 15 percent.



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Make the Most Out of Your Investments

Business owners and top executives are looking for financial instruments where they can maximize the potential growth of their money to sustain their current lifestyle and to improve it for generations to come. Parents dream of sending their children to top universities here or abroad for college or post graduate studies, and giving them a good start in life by acquiring real estate properties or starting a business to be bequeathed later on to each child. They also want to ensure that they have enough savings for their comfortable retirement.

Money Tree Elite gives investors the opportunity to grow their money faster than other investment funds over time. It allows them to enjoy high long-term growth potential with zero entry fees or premium charge for investments starting at Php 1 Million and access to funds managed by Philam Asset Management Inc. (PAMI). Long term investors may also receive additional loyalty bonus that can increase their investment. Money Tree Elite also gives the flexibility to have full control in managing the plan based on one's investment goal or risk appetite, and can choose to switch funds and add to their investment anytime without additional cost. It also gives guaranteed life insurance benefit of at least 125% of the initial investment regardless of the prevailing market conditions. For customers with the need for more comprehensive protection, Money Tree Elite also has optional benefits for higher insurance coverage, accident protection and critical illness coverage.

For investors looking to build their funds with starting amount of less than Php 1 million, Money Tree is also available with investment of at least P125,000, entry fee or premium charge may apply.

Choosing the Right Investment Partner

Aside from choosing the right investment, Javier also underscored the need for investors to safeguard their hard earned money with the most trustworthy financial partner – one that is represented by professional and experienced financial advisors, and with proven stability, strength and track record of fulfilled promises.

PAMI is a leader in asset management in the country, managing mutual funds from different asset classes and is a major contributor to the development of the Philippine mutual fund industry.

Throughout its 67-year history, Philam Life remains to be the country's premier life insurance company with total assets of Php209.1 billion; education benefits of Php 7.5 billion; insurance benefits of Php 100 billion; 800,000 individual policies and over 1,000,000 participating members of group policies; and a strong agency force, growing its agency base by over 40 percent in 2013.

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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 June 21, 1947, Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance.

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 operations in 17 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 26 per cent joint venture in India and a representative office in Myanmar.

The business that is now AIA was first established in Shanghai over 90 years 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\$159 billion as of 31 May 2014.

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 28 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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