

Together, we help ensure the stability and strength of your business.

Enjoy a comprehensive and customizable credit life plan to protect your business.





Big or small, your organization needs to be secure as you help others fulfill their financial needs.

With Credit Life Prime, Philam Life goes beyond the typical Mortgage Redemption Insurance (MRI)* and gives flexible and hassle-free protection to lender-borrower groups.

Protection for Lenders and Borrowers

- Protect your business anytime, anywhere, and against any cause of death**.
- Give your borrowers peace of mind that their loan will be paid and not shouldered by their family. Additionally, any excess coverage will be given to their family.

Flexible and Comprehensive Protection

- Get flexible benefits that are tailor-fit to the needs of your business.
- Customize your plan by attaching the following riders:
 - Accidental Death & Dismemberment Benefit
 - Total and Permanent Disability Benefit
 - Joint Life Rider which allows shared protection for two co-borrowers

Get the Philam Life Advantage

- With Philam Life's nationwide network, get easy access to our branch office services for ease of making payments.
- Get additional and immediate income from service fees.
- Provide value-added benefits to your clients:
 - Easy and simple enrollment
 - Collateral-free loans
 - Reasonable premiums for high coverages
 - No worry of property repossessions

To find out how Credit Life Prime can secure your business. Please call:

This document is for illustration purposes only. The final interpretation of any specific provision or its applicability is subject to the Master Policy issued by the Philippine American Life & General Insurance Company as accepted by the Assured Company.



^{*}Insurance for long term loans where the property (e.g. real estate) is used as the collateral.

^{**}Except suicide during the first year of loan.