

**ACTIVE MONEYWORKS**

# LEVEL UP YOUR LIFE



**HELPING PEOPLE LIVE  
HEALTHIER, LONGER, BETTER LIVES**

# Active MoneyWorks

**A savings and wellness plan  
powered by Philam Vitality.**

Enjoy rewards all throughout your life  
as it provides:

- A life insurance plan with high savings potential
- A wellness program that gives you savings through discounts as you live healthy and more active



# Enjoy growing savings for the future plus more insurance coverage as you live healthier.

**Your payments are invested in funds, allowing you to earn bigger savings over time. You can use this for your retirement or other long-term goals.**

30 yr. old male client paying P51,200 per year

<b>Savings at 65 years old</b>	<b>P4,490,151</b>
<b>Total savings over 10 years</b>	<b>P512,000</b>

Projected savings above are based on an assumed and not guaranteed annual fund growth rate of 8%.

**Enjoy 20% additional coverage immediately with Philam Vitality.**

## Coverage on the first year of your plan

	<b>Active MoneyWorks (with Philam Vitality)</b>	<b>Regular MoneyWorks (without Philam Vitality)</b>
<b>LIFE INSURANCE COVERAGE AMOUNT</b>	<b>P780,000</b>	<b>P650,000</b>

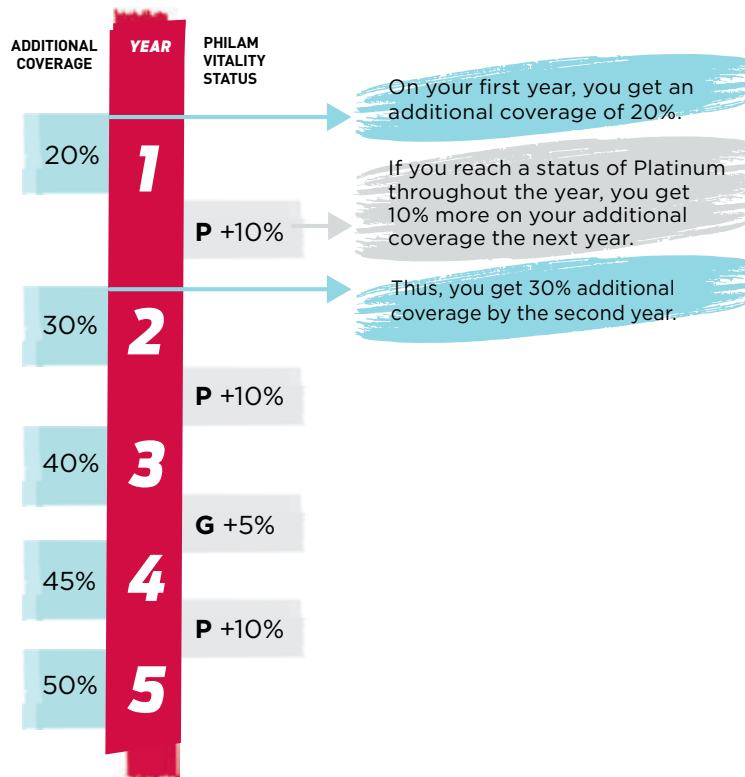
**If the unexpected happens, you get to leave behind your savings or your life insurance coverage, whichever is higher. Plus, the added coverage from Philam Vitality will also be paid out.**

- NOTES:
- The total annual payment includes the Philam Vitality Membership Fee of P1,200 per year. This must be paid for continuously as long as the policy is in-force to enjoy the benefits of Philam Vitality.
  - The additional coverage on any policy year is based on your basic life coverage. This can be as much as 50% and cannot be lower than zero. This will continue as long as your Active MoneyWorks plan and your Philam Vitality Membership are in-force.
  - In case of a death claim the life insurance benefit will be the higher of the basic life coverage or the increasing savings. Plus, the additional coverage of Philam Vitality will also be given.

# Enjoy growing savings for the future plus more insurance coverage as you live healthier.

As your **Philam Vitality Status** improves, your coverage increases in succeeding years.

Status	% Change by next year
Platinum (P)	+10%
Gold (G)	+5%
Silver (S)	-5%
Bronze (B)	-10%



Your additional coverage can change depending on your Philam Vitality Status.

With all the benefits of **Active MoneyWorks**, you are now ready to live better.

- NOTES:
- The total annual payment includes the Philam Vitality Membership Fee of ₱1,200 per year. This must be paid for continuously as long as the policy is in-force to enjoy the benefits of Philam Vitality.
  - The additional coverage on any policy year is based on your basic life coverage. This can be as much as 50% and cannot be lower than zero. This will continue as long as your Active MoneyWorks plan and your Philam Vitality Membership are in-force.
  - In case of a death claim the life insurance benefit will be the higher of the basic life coverage or the increasing savings. Plus, the additional coverage of Philam Vitality will also be given.

# Enjoy savings through discounts from Philam Vitality partners starting today.

Philam Vitality is a science-backed wellness program that rewards you for taking steps towards a healthier life.

All you need to do is follow these 3 easy steps to be rewarded:

## KNOW YOUR HEALTH

Find out the state of your health by taking online wellness assessments on the Philam Vitality website. You can also go to our medical screening and fitness assessment partners and enjoy discounted rates.



Up to  
**P200 OFF**  
nutrition & fitness assessments



**10% OFF**  
basic screens



**10% OFF**  
basic screens



**P575 OFF**  
fitness assessment & nutrition consultation

## IMPROVE YOUR HEALTH

Work on your fitness together with our partners. Eat a balanced diet, exercise regularly and avoid unhealthy habits with the help of the Philam Vitality online challenges.



**25% OFF**  
selected fitness devices



**70% OFF**  
elite membership



**10% OFF**  
smoking cessation program



**25% OFF**  
regular-priced items



**70% OFF**  
champion membership

## ENJOY THE REWARDS

Get more discounts and perks from our hotel, travel & entertainment partners.

Philam Vitality gives you points for your every step. The more points you earn, the higher your Philam Vitality Status goes. A higher Philam Vitality Status means more rewards!



**15% OFF**  
tickets



**20%**  
upfront additional coverage for Active Series



as much as  
**35% OFF**  
best available rates



**P50 OFF**  
movie tickets



Up to  
**35% OFF**  
standard roundtrip airfare on domestic and international destinations

- NOTES:
- Active MoneyWorks is a variant of MoneyWorks that includes Philam Vitality. If you choose to discontinue the Philam Vitality Membership, you will no longer be availing of the Active variant and only the MoneyWorks plan will continue.
  - The Philam Vitality Membership will be used by the person insured by the Active MoneyWorks plan. All illustrations of how the Active MoneyWorks policy works in this material assume that the policy owner and the insured are the same.
  - The total savings shown may change depending on how actively the Philam Vitality Member participates in the program and avails of partner discounts.
  - Figures shown above are for illustrative purposes only.
  - Partners are subject to change without prior notice.

# Enjoy savings through discounts from Philam Vitality partners starting today.

Here's how you enjoy  
**P43,650** in savings by simply  
paying **P100** every month  
through:



**Save P750**

**at Hi-Precision Diagnostics**

Know the condition of your health by taking a full Executive Check Plan for only P6,755 instead of P7,505.



**Save P33,000**

**at Gold's Gym**

Achieve your fitness goals with a one-year Elite membership for only P12,600 instead of P45,600.

**Save P5,000**

**at Toby's Sports**

Upgrade your fitness gear with this much savings when you reach P20,000 worth of purchase.



**Save P4,900**

**at Seda Hotel**

Relax and unwind for 2 nights for only P4,550 per night instead of P7,000 per night at Gold Philam Vitality Status.

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- Figures shown above are for illustrative purposes only.
- Partners are subject to change without prior notice.
- This brochure is for illustrative purposes only. Actual terms and conditions of insurance coverage are found in the Policy. In case of conflict, Policy terms shall prevail. Valid for distribution in the Philippines only.

## **REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK**

Upon receiving the policy contract, you may refer to the document for full details on the critical illness definitions, exclusions including the pre-existing conditions, and other limitations. If you decide that this plan is not suitable to your needs after reading the Policy Contract, simply return the document to Philam Life within fifteen (15) days from the date when you or your authorized representative received it and we will refund to you the Total Account Value plus any charges that have been deducted.



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 ₱249.6 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.

 **Call (02) 8528-2000**

 **philamlife.com**

 **AIAPhilamLife**