

SAVINGS
MONEYWORKS

**Want your hard-earned money
to work as hard as you do?**



Make your money work harder with MoneyWorks

MoneyWorks is a savings and life insurance plan that allows you to achieve your dreams faster.

Call (02) 8528 - 2000
philamlife.com
facebook.com/AIAPhilamLife



PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER. LONGER. BETTER LIVES

You work hard to achieve your dreams.

However, your hard-earned savings are not growing as much as you want them to.

MONEYWORKS

MoneyWorks is a variable-life insurance plan where benefits are linked to the performance of your chosen investment fund. The performance of the fund depends on prevailing market conditions.

High Long-Term Earning Potential

MoneyWorks gives you access to funds expertly managed by Philam Asset Management Inc. (PAMI). This builds your plan's savings or Account Value.

Life Insurance Benefit

Should anything happen to you, your loved ones will get the higher of your plan's Account Value or life insurance coverage up to 25 times¹ your yearly payments.

Full Control of your Savings

MoneyWorks allows you to choose your desired fund based on your risk appetite, switch funds or change fund share depending on your investment goal. Simply choose your preferred option at the onset of your plan or adjust them as your needs change.

Easy on the Pocket Options

No one-time cash outlay is needed – start saving for as low as Php2,500² per month. Plus, it allows you to boost your savings anytime through top-up premium payments for as low as Php 1,000.

Customize your plan and get more comprehensive coverage through additional benefits:

- **Accident Coverage** - receive cash benefits in case of accidental injuries, disabilities or death.
- **Critical Illness Coverage** - receive a lump-sum cash benefit to help finance recovery in case you encounter a covered critical illness.
- **Waiver of Premium Benefit** - be exempted from paying future premiums in case of disability or critical illness.

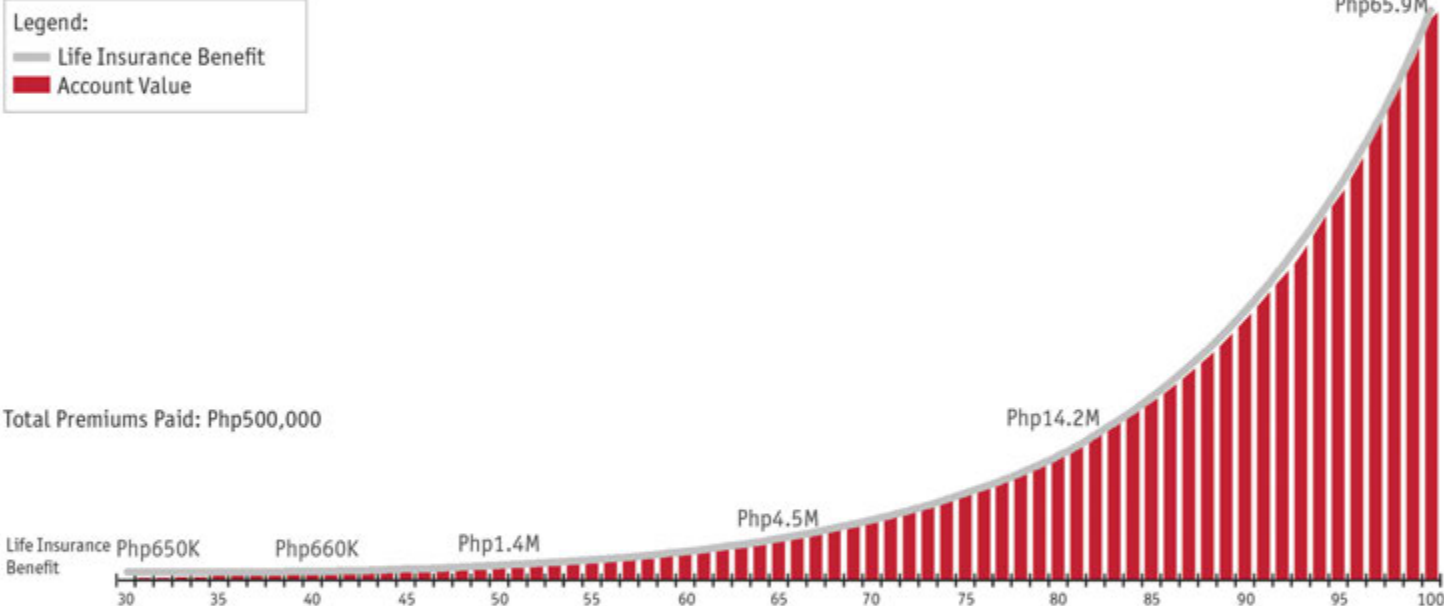
Start saving with MoneyWorks and achieve your dreams faster!

You need a savings plan that can help you achieve your dreams faster.



How MoneyWorks Fulfills your Dreams

See how your money will grow over time by saving Php50,000 yearly for 10 years in a fund earning an annual fund growth rate (FGR) of 8%.⁴



Take a look at how the benefit varies given the following fund growth rate (FGR) assumptions.⁵

Attained Age	Account Value (in PHP)		
	4% FGR	8% FGR	10% FGR
End of Year 10	534K	660K	734K
End of Year 20	809K	1.4M	1.9M
At Age 65	1.4M	4.5M	7.9M

Get a head start in achieving your dreams with Philam Life's MoneyWorks.

¹ For a 30-year old client with a regular-pay plan, Life Insurance coverage can vary depending on age and pay period chosen. The actual death benefit is the higher of the life insurance coverage or Account Value.

² Minimum monthly premium for regular-pay or 10-pay with at least one rider.

³ In the future, if the Account Value becomes insufficient to pay for charges, it is possible that additional premiums (i.e. top-ups) will be required to continuously enjoy the life insurance coverage.

⁴ Benefit illustration for a 30-year old male client paying Php50,000 yearly premium for 10 years.

⁵ The projected returns are based on assumed annual rates of 4%, 8% and 10% as approved by the Insurance Commission. These are hypothetical figures and are not meant to represent or be indicative of actual fund returns.

Where is your money invested?

Your payments will go into funds that invest in Philam Asset Management, Inc. (PAMI) mutual funds. PAMI is a wholly owned subsidiary of Philam Life. It is a multi-awarded asset management company that is able to deliver consistent fund performance over the years.

You can choose which fund matches your financial goals and risk appetite. You may also change your fund anytime at no cost as your goals change.

Fund	Where Investments Go	Client Profile
PAMI Philam Strategic Growth Fund	Philippine equity securities	A client comfortable with risk who seeks maximum capital growth over the long term and can ride out greater fluctuations in the value of his investments
PAMI Philam Equity Index Fund	Philippine equity securities but exclusive to the 30 largest stocks in the Philippine Stock Exchange Index	A client comfortable with risk who seeks higher capital growth over the long term by participating in the growth of the Philippine Stock Exchange Index (PSEi)
PAMI Philam Fund	Philippine equity securities and fixed income instruments	A client with balanced risk appetite who desires to attain medium to long-term capital growth and can accept moderate fluctuations in the value of his investments
PAMI Philam Bond Fund	Peso fixed income instruments	A conservative client who wishes to have potentially higher earnings compared to traditional savings accounts and time deposits and can accept minimal fluctuations in the value of his investments

 Call (02) 8528-2000

 philamlife.com

 [AIAPhilamLife](https://www.facebook.com/AIAPhilamLife)

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 Condition 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.



About Philam Life

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.