
BPI-PHILAM

Life Ready Plus

Your must-have protection for a life ready future

Brochure (Front and back)

You've protected the simple things, but what about yourself?

SECURE YOURSELF WITH:

- Customizable plans suited to your needs
- Trusted advice and service anywhere through 800+ BPI branches
- Budget-friendly payment terms

LIFE READY+

Your must-have protection for a life-ready future.

BPI-PHILAM
LIFE ASSURANCE CORP.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.

You've protected the simple things, but what about yourself?

SECURE YOURSELF AND THE ONES YOU LOVE WITH:

- Customizable plans suited to your needs
- Trusted advice and service anywhere through 800+ BPI branches
- Budget-friendly payment terms

LIFE READY+

Your must-have protection for a life-ready future.

BPI-PHILAM
LIFE ASSURANCE CORP.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.

Naprotektahan na ang iyong padala, ikaw ba?

SECURE YOURSELF AND THE ONES YOU LOVE WITH:

- Customizable plans suited to your needs
- Trusted advice and service anywhere through 800+ BPI branches
- Budget-friendly payment terms

LIFE READY+

Your must-have protection for a life-ready future.

BPI-PHILAM
LIFE ASSURANCE CORP.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.

LIFE READY+

As a hardworking individual, you've become protective of the simple things you've invested your hard-earned money on. You see these little investments as objects of value and understand the need to care and protect them. But sometimes, you tend to overlook what really matters: Your very own protection.

With Life Ready Plus, you can take your first step towards a lifetime of protection.

- SAVE FOR THE RAINY DAYS**
Be protected no matter what life throws at you. Receive insurance coverage for as much as 30x of your annual payment to cover for your loved one's financial needs.
- STEP UP YOUR PROTECTION**
Upgrade your plan for unexpected events such as accidents, critical illnesses and hospital confinement to keep you financially covered should disabilities strike.
- PROTECTION FOR A SMALL COST**
Enjoy a plan that's light and easy on the pocket for as low as 2,000 pesos per month. You can build your savings fund while also ensuring protection for you and your family.
- DIFFERENT BUNDLES**
Maximize protection for you and your family by adding Life Ready Plus' disability riders:
 - Life Ready Plus Savings**
Top-Ups + Accident & Health Rider (A&H)
 - Life Ready Plus Protection**
Top-Ups + Accident & Health Rider (A&H) + Payor's Benefit and Disability & Waiver of Premium (PBDWP)
 - Life Ready Plus Health**
Top-Ups + Accident & Health Rider (A&H) + Early Stage Critical Illness (ESCI)

Discover your winning formula!
Talk to our Bancassurance Sales Executives to find out how you can make Life Ready Plus work for you.

bpi-philam.com | 1-800-188-89100 | (02) 528-5501

Win THE MOMENT | **BPI-PHILAM** LIFE ASSURANCE CORP.
A subsidiary of Philam Life and an affiliate of BPI

Marketing Page

LIFE READY PLUS

Vitality Integrated

Your future has never looked better

You are no longer doubtful of what life holds for you. With questions answered, you are assured and unafraid. You have now secured a future different from your present reality:
A future full of great possibilities.

With the right opportunity finally in your reach, you are ready.

BPI-Philam is here to help you start towards your future with Life Ready Plus.

KEY BENEFITS



Easy and Affordable

Enjoy a plan that's light and easy on the pocket. For as low as 2,000 pesos per month, and as you save on the regular, your funds build up without any inconvenience.



Money for Future Needs

Build a savings fund aimed for your future home, your child's future education, or dream travel plans. An entry fee will only be charged on the 1st year so funds have more potential to grow on the 2nd year onwards. This charge will be returned¹ on the 15th year as long as the policy is active.



Protection Boost

Enjoy a generous life insurance coverage while saving up for the future. This is guaranteed not to lapse within the first five years despite negative market conditions as long as payments are made on time and no withdrawals have been made. Plus, get to upgrade your plan to cover unexpected events such as accidents, critical illnesses, and hospital confinement.



Access to Professionally-Managed Funds

You have the power to secure your future savings efficiently with options to choose from different professionally-managed investment funds depending on your risk profile.



Step Up Your Protection

Upgrade your plan for unexpected events such as accidents, critical illness, and hospital confinement to keep you covered when financial setbacks strike by adding supplementary benefits or riders. You can choose from three pre-packaged options depending on your financial needs – Protection, Savings or Health.



Enjoy Exclusive Privileges for Living Healthier with Philam Vitality

Upfront 20% Additional Coverage on basic and rider coverage and up to 50% additional coverage on succeeding years depending on your Vitality Status. Plus, enjoy discounts from a range of partners as a reward for living healthy.²

¹ Subject to Terms & Conditions.

² Please refer to Vitality Welcome Kit for full mechanics of Philam Vitality Program and complete list of partner merchants.

LIFE READY PLUS

Your future has never looked better

You are no longer doubtful of what life holds for you. With questions answered, you are assured and unafraid. You have now secured a future different from your present reality:
A future full of great possibilities.

With the right opportunity finally in your reach, you are ready.

BPI-Philam is here to help you start towards your future with Life Ready Plus.

KEY BENEFITS



Easy and Affordable

Enjoy a plan that's light and easy on the pocket. For as low as 2,000 pesos per month, and as you save on the regular, your funds build up without any inconvenience.



Money for Future Needs

Build a savings fund aimed for your future home, your child's future education, or dream travel plans. An entry fee will only be charged on the 1st year so funds have more potential to grow on the 2nd year onwards. This charge will be returned* on the 15th year as long as the policy is active.



Protection Boost

Enjoy a generous life insurance coverage while saving up for the future. This is guaranteed not to lapse within the first five years despite negative market conditions as long as payments are made on time and no withdrawals have been made. Plus, get to upgrade your plan to cover unexpected events such as accidents, critical illnesses, and hospital confinement.

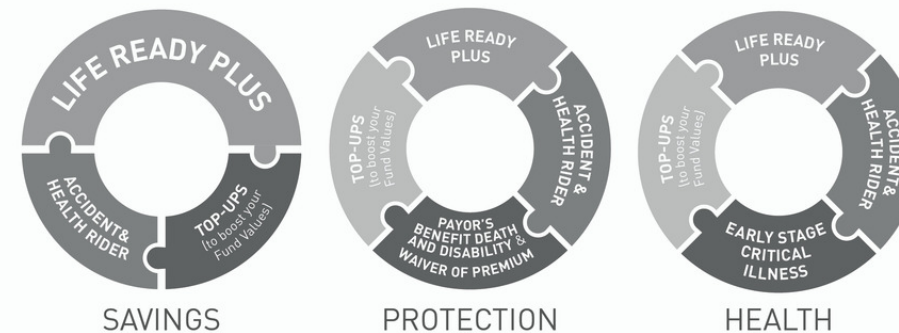


Access to Professionally-Managed Funds

You have the power to secure your future savings efficiently with options to choose from different professionally-managed investment funds depending on your risk profile.

*subject to terms and conditions

DIFFERENT BUNDLES



JOURNAL

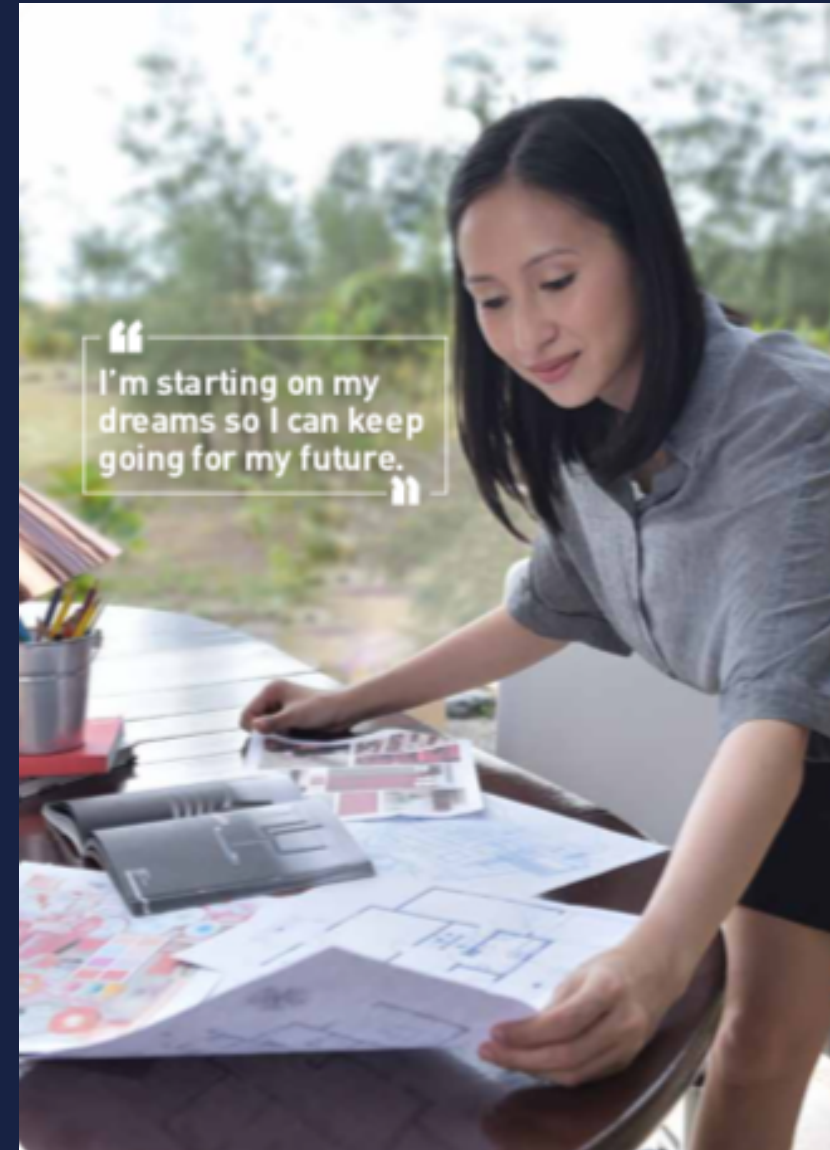
**Win
THE
MOMENT**

JOURNAL GUIDE

This journal belongs to
Contact
I'm working at a
Someday I want to...


LIFE READY PLUS
+ JOURNAL

The life plan for your next great achievements



AM I READY TO START MY FUTURE?

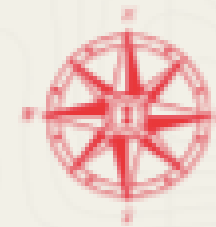
As an aspiring individual taking the next step in life's key moments, you've always had a vision of what your future should look like. You make mental notes of things you want to achieve: A bucket list of your biggest dreams and goals.

Each dream is your driving force to work hard and save up. But with different priorities at hand, is it possible to check off every item on the list and start on your dreams as early as now?

With Life Ready Plus, you can soon be ready to...

SEE
THE WORLD
UP CLOSE

Experience life-changing trips down the road. Get to explore breathtaking sights, experience different cultures and meet people from all walks of life in a series of enriching and unforgettable adventures.



THRIFTY TIPS FOR YOUR DREAM TRIP

The first of our tips for saving money (for travel) is to remember why you are doing this and to remind yourself every day. Put a picture on your wall, or a map with pins and strings to mark your dream around the world trip route, for constant revalidation. Saving money is a slog, but anyone can do it if they set their mind to it.

Reduce your expenditures

Avoid spending on gadgets, designer clothes, accessories, meals, etc. that go beyond your budget. Instead, settle for items that are suitable to your needs, get light on the product. You can also save money by buying day-to-day necessities such as toiletries, grocery items and laundry supplies on the bulk and lowering your electricity bill by unplugging your electronics when it's not in use.

Simplify your life

Let go of non-essential activities, possessions and investments that are unnecessary to your goals and consider simpler lifestyle choices such as using public transportation when traveling to work or nearby destinations, trying store-brand or generic products and controlling your habit of eating out.

Sell some stuff

Look around your home for things you no longer use such as old clothes, books, gadgets and furniture and sell them online. With this, you can make extra money as well as declutter your home free of junk.

• _____
• _____

Earn some extra income

Use your skills and free time to get additional or part-time job for writing, teaching, designing, etc. You can also create a small online business so you can earn extra cash without sacrificing your day job.

Get into habits of frugality

Develop a knack for saving by cooking and packing your own home or school meals to work. Instead of night-out with friends, consider bonding with them over board games and movie marathons at home. Opt to cancel your gym membership in exchange for home gym and walks around the park or neighborhood. You can also look for coupons and discounts for a much affordable purchase.

SET UP AN EXCITING BUSINESS VENTURE

Over time, you can make passion into your profession. Build your wealth so you can enjoy fulfillment and flexibility while running your dream business, take on new challenges, become your own boss and build an empire while doing exactly what you love.

5 TIPS FOR STARTING YOUR OWN BUSINESS

Whether your motivation is that you're miserable at work or if it's because you anticipate a layoff, you may be better off marketing yourself as a consultant or starting a business instead of looking for another traditional job.

Consider these five tips to prepare to become a business owner:



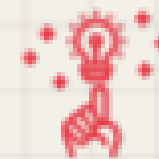
Start saving money

If you're the type of person who has to check the calendar to find out when the next paycheck is coming because you're out of grocery money, it's time to scale back your spending and save a little for any day. Freedom and flexibility come with being able to manage to cover your expenses even without a regular job. Audit your spending and saving habits and identify where you can save money to invest in a new business venture and keep a roof over your head at the same time.



Audit your free time

Think about how you spend your time outside of work. Is there any time to start a new business on the side? We used to do all this reorganizing, some refer to it as a "side hustle." Maybe it's tough to save money from an already small salary, but if you can create a new stream of income while you're currently working, and use that money as a deposit on potentially working for yourself someday, you may be able to take control of your work life.



Decide what you want to do

It sounds obvious, but if you want to run a business, you need to identify the intersection between what you know how to do and what people need and are willing to pay you to do for them. Most entrepreneurs who start a new business are probably working as many or more hours as they ever did when they worked for someone else. Typically, the difference is that they love what they do as business owners and enjoy working hard in pursuit of their own goals.



Evaluate your skills

Are you totally disorganized when it comes to managing money? Do you avoid writing like it's the plague? Do you never in a million years attend an in-person networking event? Would you rather get in a pit of live cobras than speak in front of a group? If you want to run a business, you'll need to prepare to take on these and other challenges.



Study trends and market needs

You may have great skills and expertise for a topic, but you need to know if people are willing to pay you to use those skills. Attend or learn about what thought leaders discuss in industry conferences, talk to people in the field where you'd like to start your business, and identify people who are active on social media channels to follow and learn what's hot. Trending topic candidates that go viral online are good indicators of where you can capture people's attention.

STEP INSIDE YOUR DREAM HOME

You can start saving up so you can soon plot the blueprint of your dream home. With enough savings, you can retreat to the comforts of a new home, transform each corner into the living space you desire and create memories with your loved ones in your future haven.

10 STEPS TOWARDS YOUR DREAM HOME

If you want to buy a house in the near future, that means building up some serious savings. Here are 10 simple steps to help you do just that:



1. Create a monthly budget
2. Quarantine your savings
3. Make savings automatic
4. Save 100% of any windfalls
5. Save in big chunks
6. Downsize before you upsize
7. Work more
8. Save less for retirement
9. Ask for support
10. Don't punish yourself



SAVE FOR THE RAINY DAYS

Be secure no matter what life throws at you. Maximize your protection and upgrade your plan to cover unexpected events for critical illness, accidents and hospital confinement.

LIFE STAGE FINANCIAL PLANNING

A SOUND financial plan is a LONG-TERM COMMITMENT and not a fleeting New Year's resolution.



Age 24-45

- Establish an emergency fund
- Prepare for the unexpected with health, life and disability insurance
- Start saving for retirement

Age 45-65

- Prepare for a critical illness with long-term care insurance
- Review sources of retirement income
- Review how much retirement savings you need

Age 65-Onwards

- Maintain an income stream
- Prepare for health and long-term care costs.

WHAT IS LIFE READY PLUS?

Life Ready Plus is a hassle-free savings and life insurance plan that helps you fund your future needs and aspirations while getting you covered from life's uncertainties.

With an affordable price for as low as 2,000 pesos per month, you can get a head start on your future and still use more of your money for other spendings.

Life Ready Plus gives you the power to choose among a variety of investments funds depending on your goals and what type of investor you are.

With Life Ready Plus, you can save more than enough to live out your dreams and check off goals on your list.

HOW IT WORKS

This is a sample illustration for a 30-year-old male who invested
Php 2,000 Monthly Premium (Php 24,000 Annual Premium).



RIGHT NOW, JOHN IS 30 YEARS OLD.

He has established his career and he's more than ready to work on bigger goals. He aspires to buy his dream home, send his children to the best schools and set up his own business. With this, he begins his venture in investing so he can create more opportunities for family.

After a year of investing, he has accumulated **Php 9,631.**



SOON, HE TURNS 40 YEARS OLD.

He finally lives in his dream home, enrolls his children to their school of choice and runs his own business. Now, he aspires to provide financial stability and security for the family in case of emergencies and illnesses so they can be better prepared for whatever uncertainties.

After ten years of investing, he has accumulated **Php 387,735.**



YEARS LATER, HE IS 80 YEARS OLD.

He has achieved his goals and reached various milestones in life. Now, he strives to help his children achieve their own goals and attain peace of mind. With his accumulated wealth, he is ready to begin a new chapter in his life with no worries.

After fifty years of investing, he has accumulated **Php 3,323,633.**

The illustration assumes Life Insurance Coverage is at Php 100,000 and 8% projected returns. This is for illustration purposes only. The actual returns may differ. They are not based on past performance, are not forecasts, and not a guarantee of future fund performance. Projected values are net of applicable charges except surrender charges.



CHOOSE THE **BEST FUND** FOR YOUR FUTURE

BPI-Philam Peso Bond Fund	BPI-Philam Odyssey High Conviction Equity Fund
BPI-Philam Odyssey Bond Fund	BPI-Philam Equity Index Fund 2
BPI-Philam Odyssey Balanced Fund	BPI-Philam Philippine High Dividend Equity Fund
BPI-Philam Balanced Fund	BPI-Philam Equity Value Fund
BPI-Philam Active Allocation Fund	BPI-Philam Growth Fund 2

Talk to our Bancassurance Sales Executives to learn
which investment fund is right for you.

YOUTUBE ADS



"Smartphone"



"Luggage"



"Car"