



BPI-PHILAM

Internal & Product Materials

WELLNESS SERIES



BROCHURE (FRONT)



- + Cash benefit for early stage critical illness
- + Funds for future health needs
- + Exclusive privileges for living healthier with Philam Vitality

CRITICAL CARE MAX

Your advanced health and wellness solution to start living a worry-free life today.

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.



- + Cash benefit for critical illness
- + Funds for future health needs
- + Exclusive privileges for living healthier with Philam Vitality

CRITICAL CARE PLUS

Your health and wellness solution to start living a worry-free life today.

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LIFE ASSURANCE CORP.

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- + Financial protection at budget-friendly payment terms
- + Trusted advice and service anywhere through 800+ BPI Branches
- + Exclusive privileges for living healthier with Philam Vitality

LIFE READY PLUS

Your protection and wellness solution for a better, life-ready future.

BPI-PHILAM
LIFE ASSURANCE CORP.

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- + Asset protection
- + Easy payment terms
- + Exclusive privileges for living healthier with Philam Vitality

BUILD ESTATE PLUS

Your wellness and estate protection solution for a long-lasting legacy.

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LIFE ASSURANCE CORP.

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BROCHURE (BACK)

Your wealth begins with good health.

As an individual who wants to create positive changes on your wellness, you want to make nothing but the best choices so you can ensure a healthier, longer and better life.

Take the step towards healthier choices with Critical Care Max, a unit-linked life insurance plan that secures your most important wealth.

With **Critical Care Max**, you can be at peace with:

 **Cash Benefit for Critical Illnesses**
Receive a cash benefit upon diagnosis in the early stages of any of the covered critical illnesses to help you on your road to recovery.

 **Health Fund for Your Future Health Needs**
Build a savings fund that accumulates over time to support your health needs in the future.


 **Life Insurance Coverage**
Secure your family from financial strain with a life insurance coverage.

 **Protection During Disability or Illness**
Ensure continuous life protection coverage even in the event of non-payment of premiums upon diagnosis of major illnesses.

 **Start Living Healthier with Philam Vitality**
Enjoy upfront 20% additional life coverage and supplementary benefits as you make healthy choices with Philam Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.

Discover your winning formula!

Talk to our Bancassurance Sales Executives to find out how you can make Critical Care Max work for you.

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

THE FINANCIAL PRODUCTS OF BPI-PHILAM LIFE ASSURANCE CORPORATION ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

Make health your first choice.

As an individual who values being able to make the most out of life and not worry about health concerns, you want to commit to a healthy lifestyle so you can make life-changing transformations when it comes to your wellness.

Take the step towards a worry-free life with Critical Care Plus, a unit-linked life insurance plan that is with you in sickness and in health.

With **Critical Care Plus**, you are well taken care of with:

 **Cash Benefit for Critical Illnesses**
Receive a cash benefit upon diagnosis of any of the covered critical illnesses to help you on your road to recovery.

 **Health Fund for Your Future Health Needs**
Build a savings fund that accumulates over time to help support your health needs in the future.

 **Life Insurance Coverage**
Secure your family from financial strain with a life insurance coverage.

 **Protection During Disability or Illness**
Ensure continuous life protection coverage even in the event of non-payment of premiums upon diagnosis of major illnesses.

 **Start Living Healthier with Philam Vitality**
Enjoy upfront 20% additional life coverage and supplementary benefits as you make healthy choices with Philam Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.

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Protect more than your future.

As a hardworking individual who wants to conquer life's key moments, you want to take the necessary steps to secure a future full of great possibilities.

Take the first step to a life-ready future with Life Ready Plus, a unit-linked life insurance plan that gives you protection plus a resolution to living healthier and better.

With **Life Ready Plus**, you can soon be ready to:

 **Save For The Rainy Days**
Live a fearless life no matter what is thrown at you. Through life insurance coverage as much as 360x* your monthly payment, your loved one's financial needs are secured.

 **Build A Protection Fund For A Small Cost**
Start as low as Php 2,100 per month.

 **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.

 **Start Living Healthier with Philam Vitality**
Enjoy upfront 20% additional life coverage and supplementary benefits as you make healthy choices with Philam Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.

*Or 30x of your basic annual payment for ages 0-35. Multiple of insurance coverage depends on your insurance age upon application.

Discover your winning formula!

Talk to our Bancassurance Sales Executives to find out how you can make Life Ready Plus work for you.

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Secure their future through your health.

As a responsible provider of the household, you strive to give your family a better life by working hard and building your wealth. This causes you to overlook another important asset: good health. With the right insurance plan, you can secure your topmost priorities—your legacy, your wellness and your family's future—so they can feel that you lived beyond your lifetime.


Take the step towards a long-lasting legacy with Build Estate Plus, a unit-linked protection plan that gives you and your loved ones peace of mind.

With **Build Estate Plus**, you can be secured with:

 **Life Insurance Coverage**
Give your family a worry-free future with a life insurance benefit that they could use to cover for payment of estate tax or could sustain the lifestyle that you set for them.

 **Short Term Payments**
Get to choose from target paying periods of 7, or 10 years depending on your preferred timeline.

 **Potential for Policy's Fund to Grow**
Get more from your payments as you build an Account Value that could potentially grow depending on the performance of your chosen investment funds.

 **Protection During Disability or Illness**
Continue to enjoy the plan's benefits despite total and permanent disability or diagnosis of a critical illness by having the option to attach any of the Waiver of Premium riders.

 **Start Living Healthier with Philam Vitality**
Enjoy upfront 20% additional life coverage and supplementary benefits as you make healthy choices with Philam Vitality. Boost your Vitality Status and get to receive up to 50% additional coverage on the succeeding years. Plus, avail discounts from a range of partners as a reward for living healthy.

Discover your winning formula!

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OOH BANNER & BILLBOARD



I want to focus on my W|

Wealth
Wellness

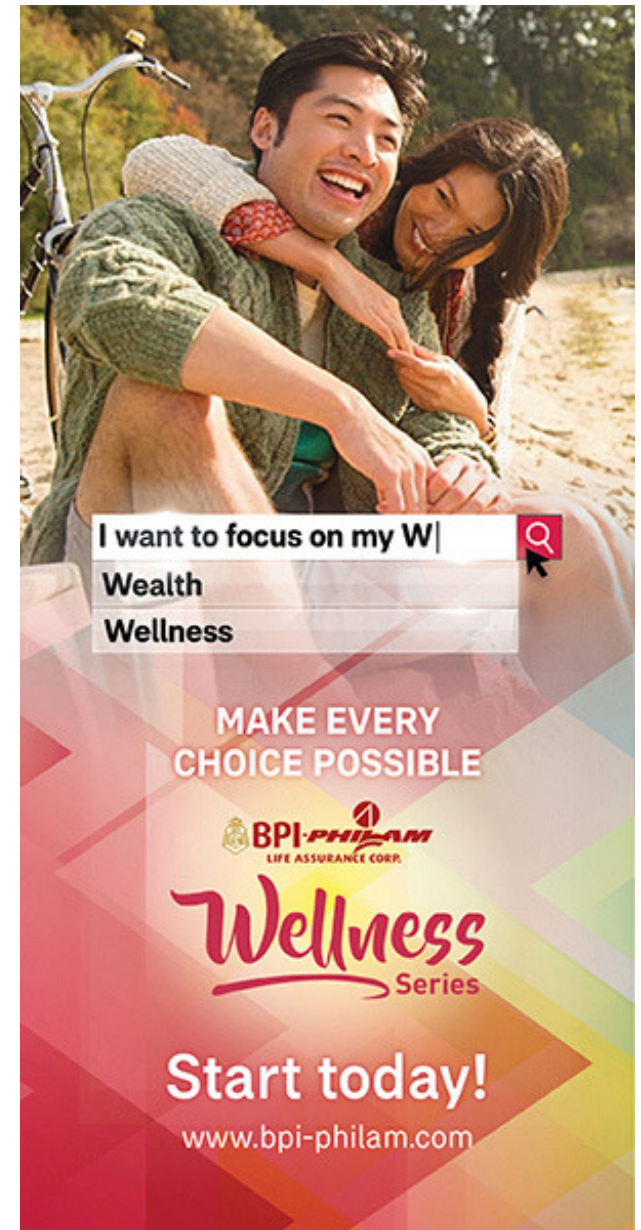
**MAKE EVERY
CHOICE POSSIBLE**

BPI-PHILAM
LIFE ASSURANCE CORP.

Wellness
Series

Start today!
www.bpi-philam.com

The banner features a couple sitting on a beach, smiling. A search bar overlay is positioned in the upper right, with a mouse cursor clicking on the 'Wellness' option. The background is a bright, sunny beach scene.



I want to focus on my W|

Wealth
Wellness

**MAKE EVERY
CHOICE POSSIBLE**

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LIFE ASSURANCE CORP.

Wellness
Series

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The billboard features the same couple on a beach as the banner, but with a colorful geometric pattern in shades of red, orange, and yellow in the background. A search bar overlay is positioned in the upper right, with a mouse cursor clicking on the 'Wellness' option.

COMPANY BROCHURE



Building the
FILIPINO DREAM

—
BPI-Philam Company Profile



OUR STORY

01 / BPI-Philam Company Profile

ABOUT US

TWO powerful icons. ONE goal. BPI-Philam is a combined vision of two leading companies in the country — Bank of the Philippine Islands (BPI) and The Philippine American Life and General Insurance Company (Philam Life).

Built with over 165 years of joint experience in the local banking and life insurance industry under Ayala Corporation and AIA, BPI-Philam has risen as the largest bancassurance company in the Philippines since 2009.

Accessible to over 800+ BPI branches, BPI-Philam is dedicated to help Filipinos build their dreams by providing a financially-ready future throughout different key moments in their lives.



OUR PEOPLE

02 / BPI-Philam Company Profile

ABOUT OUR PEOPLE

What we do for you

We start with solid structures. With an assembly of professional and expertly trained Bancassurance Sales Executives, we welcome people from all walks of life and assist them in their financial and protection needs.



TECHNOLOGIES

BPI-Philam Company Profile

OUR FOUNDATION

03 / BPI-Philam Company Profile

TECHNOLOGIES

Transforming **traditional** to **personal**. Hailed as the 2017 Best Life Insurance Company in the Philippines by World Finance, BPI-Philam believes in going beyond good service to create good relationships with our customers and partners, starting with our BSEs up to the company itself. To strengthen connections, we constantly practice renovation and innovation of our financial technology with tools such as:

OUR PRODUCTS

04 / BPI-Philam Company Profile

PLANS FOR YOU

Your future has a **plan**. Driven by our purpose and passion of opening doors for every Filipino, we map out the best plan for our customers specifically designed to fit their needs.

- PROTECTION

Secure yourself and your loved ones with a lifetime of protection.

 - Life Ready Plus*
 - Reserve Protect
 - Build Estate Plus
 - Life Extreme Protect
 - Accident Guard 24/7
- HEALTH

Protect your wealth while focusing on good health.

 - Critical Care Plus*
 - Critical Care Max*
 - Life Protect Health
 - Health Save 10
- INSURANCE WITH INVESTMENT

Work on your wealth and make the most of your hard-earned money.

 - Invest Pass Max
 - Invest Dollar Max
 - Preferred Life Plus
- BPI-PHILAM DIRECT

Get easy protection without the hassle of traditional payment.

 - Smart Shield
- SAVINGS

Save to live the life you've always imagined.

 - Build Life Plus*
- CORPORATE SOLUTIONS

Take care of your company by taking care of your employees.

 - Health Essentials
 - Group Life
 - Group Accident
 - Voluntary Group Insurance Solutions
 - Credit Life
- WELLNESS SERIES

Invest in both your wealth and health with products powered by Philam Vitality. Philam Vitality is a science-backed health and wellness program for BPI customers that provides benefits such as premium discounts, additional coverage and add-ons, incentives, and rewards from partner establishments to encourage them to live healthier, longer and better lives.

* Products integrated with Philam Vitality program


BPI

PHILAM

Let's have
A TALK.

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www.bpi-philam.com.ph



PLP BROCHURE



"It's time for my children to chart their own paths."

About BPI-Philam

BPI-Philam Life Assurance (BPLAC) Corporation is a strategic alliance between two leading companies in the country – The Philippine American Life and General Insurance Company (Philam Life) and Bank of the Philippine Islands (BPI). Philam Life is the premier life insurance company in the Philippines and the market leader for over 60 years. BPI is a leading commercial bank in the country with over 160 years of experience in the local banking industry and an extensive branch network of more than 800 branches and 1,500 ATMs.

BPI-Philam's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of these two trusted companies, BPI-Philam policyholders are assured that their insurance is backed by financial strength and stability.

Discover your winning formula!

Talk to our Bancassurance Sales Executives to find out how you can make Preferred Life Plus work for you.

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



"Peace of mind is my greatest asset that is why I make sure my lifetime needs are well taken care of."



Preferred Life Plus

One-time payment for a lifetime of greater peace of mind

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Preferred Life Plus

You've reached a milestone in life and you want to go from the driver's seat to the backseat. But, are you sure your children will be able to maintain their lifestyle should something happen to you?

Be prepared for life's unknowns

Compared to what's available in the market, receive higher life insurance coverage at 160% of your single premium payment.

One time for a lifetime

With a one-time payment plan, enjoy financial freedom that gives you greater peace of mind and financial flexibility. No more worries with coverage up to 100 years old* so you can live more for today and still have enough for what's ahead.

Customizable coverage

Give yourself additional financial security from the unforeseen with supplemental features and benefits designed to maximize your insurance protection for:

- Critical Illness
- Accidental and Health

*As long as Account Value remains sufficient to pay for charges.



Potential for your investment to grow

Over the years, your policy may grow in value depending on the performance of your chosen fund – be it equity, bond, or a mix of both.

BPI-Philam Puso 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

Note: A policyowner is allowed to choose a maximum of 3 funds for every insurance policy availed of. Funds are subject to availability at the time of order.

Preferred Life Plus also gives you easy access to your money. Withdraw from your policy either partially or in full, depending on your need or continue building your wealth by making additional premium payments.

How it Works

Below is a sample illustration for a 55-year-old male, standard-rated client who purchased Php5M Preferred Life Plus.

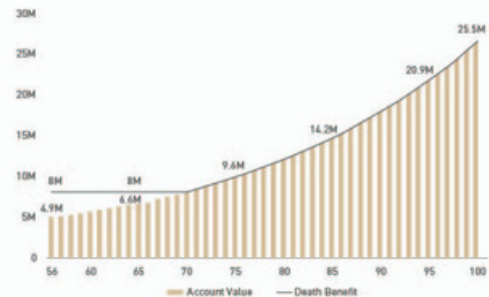


Illustration above assumes 4% annual growth rate. This is for illustration purposes only. The actual returns may differ. They are not based on past performance, are not forecasts, and not a guarantee of future performance. Projected values are net of applicable charges except surrender charges.

WELLNESS SERIES BROCHURE

BPI-PHILAM
LIFE ASSURANCE CORP.

Wellness Series

The protection solutions that reward your healthy choices

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BPI-PHILAM'S WELLNESS SERIES

Achieve total wellness with BPI-Philam's Wellness Series—your protection solutions that reward your healthy choices. Invest in both your health and wealth with a range of products powered by Philam Vitality.

MAKE YOUR HEALTH GOALS HAPPEN WITH PHILAM VITALITY

A wellness program that rewards you for living healthy

Earn points for taking active steps in knowing and improving your health. As a Philam Vitality member, you start off your journey on the Bronze status. Then, you can simply earn points by doing healthy activities. The higher your Philam Vitality Status each year, the more rewards you get.

PHILAM Vitality STATUS



Get more out of life by leading a healthier lifestyle. Choose to live life with Philam Vitality today!

Get rewarded as you get protected

WELLNESS SERIES BROCHURE

HOW DO YOU EARN POINTS WITH PHILAM VITALITY?

You can start earning points and get your rewards by participating in the different health activities. Here are the three steps to starting your Philam Vitality journey:

<h3>1 KNOW YOUR HEALTH</h3> <p>Know so you can start your journey now.</p>	<p>Discover how healthy you are with these assessments:</p> <ul style="list-style-type: none"> Philam Vitality Health Review Philam Vitality Health Check Mental Well-being Assessments Preventive Care Assessment 	<p>To help you KNOW more:</p> <ul style="list-style-type: none"> 10% OFF basic and selected advanced screens 10% OFF basic screens
<h3>2 IMPROVE YOUR HEALTH</h3> <p>The right choice starts with a healthy choice.</p>	<p>Achieve personal health goals with:</p> <ul style="list-style-type: none"> A healthy and balanced diet Physical Activities Avoidance of unhealthy habits Philam Vitality challenges 	<p>To help you IMPROVE:</p> <ul style="list-style-type: none"> 70% OFF elite membership fee 25% OFF regular-priced items 25% OFF selected fitness device 10% OFF smoking cessation program 25% OFF regular-priced items
<h3>3 ENJOY THE REWARDS</h3> <p>Being healthy has its rewards!</p>	<p>Get exclusive rewards when you:</p> <ul style="list-style-type: none"> Earn Philam Vitality Points Improve your Philam Vitality Status Maintain a healthy lifestyle 	<p>To let you ENJOY:</p> <ul style="list-style-type: none"> 20% upfront insurance coverage 15% OFF standard room rates up to 35% OFF best available rates 15% OFF tickets P50 OFF on SM Cinema tickets up to 35% OFF budget and regular economy fares <p><small>*Available on October 2017</small></p>

To know more about the corresponding points per activity, you may visit www.philamvitality.com

ENJOY MORE EXCLUSIVE PRIVILEGES FOR LIVING HEALTHIER

Not only do you get rewarded with discounts from a range of partners, with BPI-Philam Wellness Series, you get an upfront additional coverage of 20% on your health, accident and life insurance.

Coverage on the first year of your plan

	Without Philam Vitality	With Philam Vitality
Life Insurance	1,000,000	1,200,000
Accident	1,000,000	1,200,000
Medical Reimbursement	100,000	120,000
Critical Illness	500,000	600,000
HCB	1,000	1,200
Total Annual Premium	42,742.89	43,942.89
Monthly Premium	3,564.76	3,664.76

Just by paying Php1,200 a year or Php100 a month you can enjoy more benefits and more value for your money.

As you engage and move your Philam Vitality Status up, you can increase your additional coverage up to 50%.

Additional Coverage	YEAR	PHILAM Vitality Status
20%	1	<p>Upfront 20% additional coverage on year 1</p> <p>Platinum +10% 10% additional coverage when you reach a status of Platinum all throughout the year.</p> <p>Thus, you get 30% additional coverage on year 2</p>
30%	2	<p>Platinum +10%</p>
40%	3	<p>Gold +5%</p>
45%	4	<p>Platinum +10%</p>
50%	5	<p>Additional coverage is subject to a maximum of 50% in any year.</p>

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

Your additional coverage in succeeding years depends on your Philam Vitality Status

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