

Where are your Payments Invested?

Your payments will be invested in Philam Asset Management, Inc. (PAMI) funds. PAMI is a leader in asset management in the Philippines. Over the years, PAMI has received multiple recognition both from international and local investment organizations proving its investment expertise and ability to deliver impressive fund performance.

PAMI is a wholly-owned subsidiary of Philam Life.

The following PAMI funds are available to match your risk appetite:

PAMI Fund	Where Investments Go	Client Profile Fit
PAMI Philam Bond Fund	Peso fixed income instruments	A conservative client who wishes to have higher earnings compared to traditional savings accounts and time deposits and can accept less fluctuations in the value of his investments
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 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

Over the past ten years, PAMI funds performed with yearly average growth rates of 9% (PAMI Philam Bond Fund), 18% (PAMI Philam Fund), and 21% (PAMI Philam Strategic Growth Fund) from May 31, 2003 until May 31, 2013. Past performance is not indicative of future performance.



To learn more about MoneyWorks please scan this QR code with your smart phone or tablet.

Anong plano mo?
Usap tayó.

Call (02) 528-2000
Or call your Philam Life
Financial Advisor now!

Philamlife.com facebook.com/PhilamLifeAIA youtube.com/user/PhilamLifeAIA

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.



About Philam Life

The Philippine American Life and General Insurance Company (Philam Life) is the country's premier life insurance company. Established on June 21, 1947, Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including life protection, health insurance, savings, education, retirement, investment, group and credit life insurance.

Philam Life is a member of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group.



About Philam Asset Management Inc.

Philam Asset Management Inc., (PAMI) is a leader in asset management in the Philippines, managing nine (9) mutual funds from different asset classes, both local and global currency. PAMI MFs cater to all risk profiles: Philam Managed Income Fund, Philam Bond Fund, and Philam Dollar Bond Fund - all fixed income funds for the conservative investors; Philam Fund Inc, PAMI Horizon Fund Inc, and Philam Strategic Growth Fund are equity-laced funds for the moderate to aggressive investor. For investors looking to invest off-shore, PAMI offers the PAMI Asia Balance Fund and the PAMI Global Bond Fund.

A wholly owned subsidiary of Philam Life, PAMI has been providing investors with consistent high performing investment funds through active fund management and diversification for 20 years.



About AIA

AIA Group Limited and its subsidiaries (collectively "AIA" or "the Group") comprise the largest independent publicly listed pan-Asian life insurance group. It has operations in 16 markets in Asia-Pacific - wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 92 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$134,439 million as of 30 November 2012.

AIA meets the savings and protection needs of individuals by offering a range of products and services including retirement savings plans, life insurance and accident and health insurance. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents and employees across Asia-Pacific, AIA serves the holders of more than 25 million individual policies and over 13 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code "1299" with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: "AAGIY").

ver 06.20.2013

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.



Anong plano mo? Usap tayó.
Call (02)528-2000.

philamlife.com



You work hard to achieve your dreams.

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

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

MONEYWORKS

MoneyWorks is a unit-linked savings 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 invests your savings in expertly managed Philam Asset Management, Inc. (PAMI) funds that earn higher returns than bank deposits over time. 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 equal 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 Php2,000² per month or in as short as 5, 7, or 10 years!³ Plus, it allows you to boost your savings anytime through top-up premium payments of as low as Php1,000.

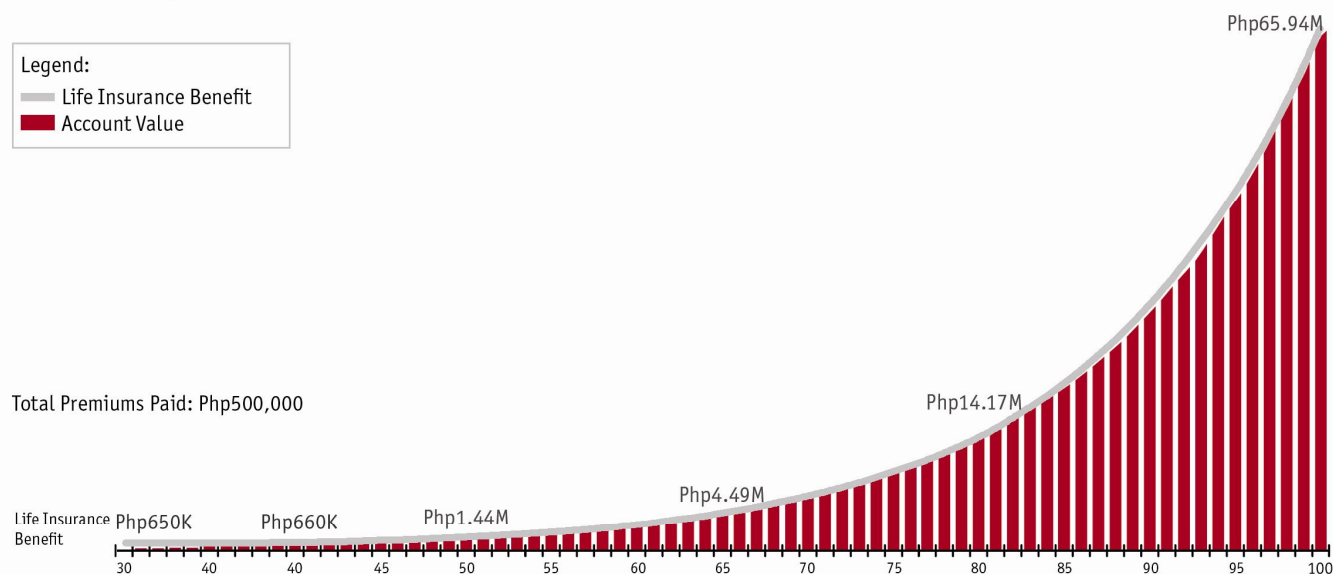
¹ For a 30-year old client with a regular pay period, Life insurance coverage depends on the age and pay period chosen. The actual death benefit is the higher of the life insurance coverage or Account Value

² For regular pay only.

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.

How Money Works 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	1.438M	1.913M
At Age 65	1.406M	4.490M	7.906M

Start saving with MoneyWorks and achieve your dreams faster!

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.