

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 minimal 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 10 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 Family Provider, please scan this QR code with your smart phone or tablet.

Anong plano mo?
Usap tayo.

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: "AAGTY").

ver 04.30.2013

FAMILY PROVIDER PROTECTION

Securing your family's future
is a lifelong commitment.
Paying for it shouldn't be.



Protect those who matter most
to you with Family Provider.

Family Provider is a life protection plan
you can pay for in as short as 3, 5, 7
or 10 years.

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

philamlife.com



As a good provider, you commit yourself to ensuring that your family's needs are secure no matter what happens.

You need a life insurance plan to provide for them in case of the unexpected, but you worry about not being able to continue paying for a long time.

Philam Life offers Family Provider, a life protection plan that won't take a lifetime to pay for.



FAMILY PROVIDER

Family Provider is a unit-linked protection plan where benefits are linked to the returns of your chosen investment fund. The performance of the fund depends on prevailing market conditions.

Family Provider invests your payment in expertly managed Philam Asset Management, Inc. (PAMI) funds to build your plan's savings or Account Value.

Protect your Family's Future

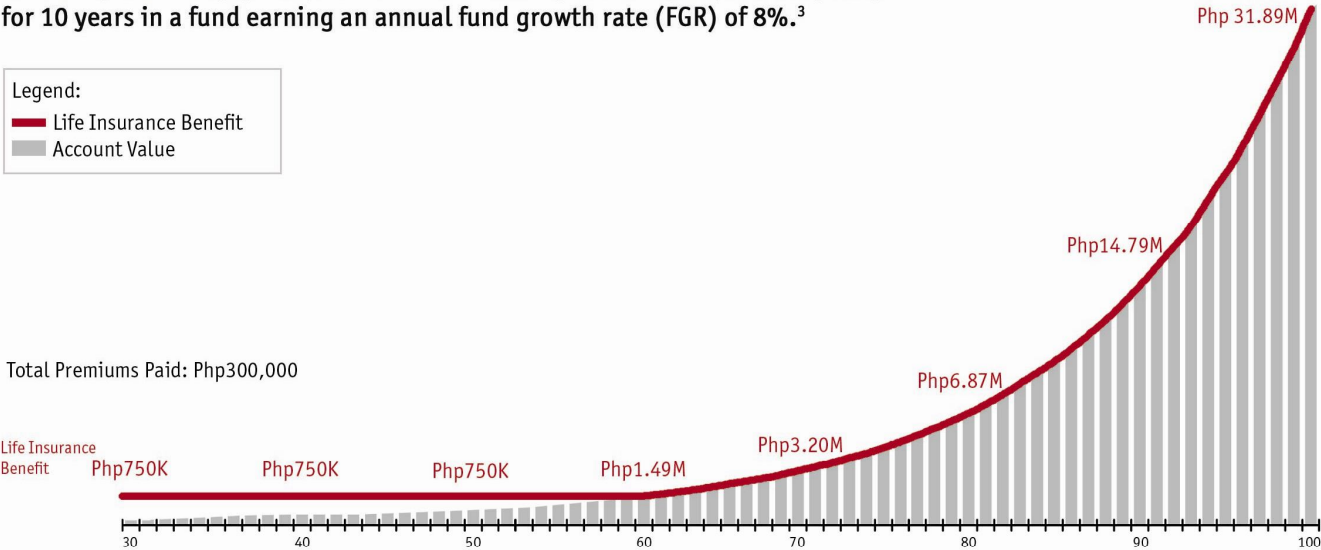
Should anything happen to you, your loved ones will get the higher of your plan's Account Value or life insurance coverage equal to 25 times¹ your yearly payments.

Pay in Short Easy Terms

No need to worry about long payments as you can pay for the plan in as short as 3, 5, 7, or 10 years.²

How Family Provider Works

See how you can enjoy life protection over time by investing Php30,000 yearly for 10 years in a fund earning an annual fund growth rate (FGR) of 8%.³



Take a look at how the benefit varies given the following fund growth rate (FGR) assumptions.⁴

Attained Age	Life Insurance Benefit (in PHP)		
	4% FGR	8% FGR	10% FGR
30	750K	750K	750K
40	750K	750K	750K
50	750K	750K	951K
80	984K	6.869M	16.163M
100	2.081M	31.900M	108.585M

Protecting those who matter most to you has never been this easy with Family Provider.

¹ For a 30-year old client. Life insurance coverage depends on the age and pay period chosen.

² 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.

³ Benefit illustration for a 30-year old male client paying Php30,000 yearly premium for 10 years.

⁴ 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.