

**ACTIVE HEALTH
INVEST PLUS**

MY LIFE NOW



PHILAM LIFE

**HELPING PEOPLE LIVE
HEALTHIER, LONGER, BETTER LIVES**

7 Face the future with less worries through healthcare and life insurance benefits.

The New Active Health Invest Plus

A health insurance and wellness plan powered by Philam Vitality.

Nothing is more important than family. That's why staying healthy for your loved ones is important. Now, you can have a plan that lets you invest in your health and enjoy rewards for living a healthier lifestyle. That way, life can be happier for you and your family.

Look forward to a happier, fuller life.

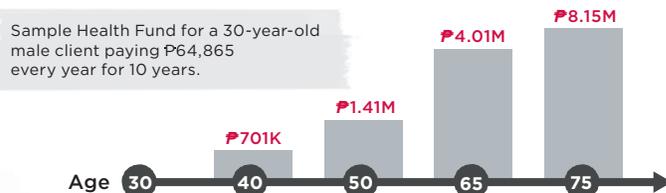
1. Healthcare and life insurance benefits
2. Rewards for living healthy
3. Exclusive insurance privileges as you live healthier

Get comprehensive health & accident coverage.

- Receive a cash benefit in case you get diagnosed with any of the 56 covered critical illnesses before you reach 75 years old. You will also be exempted from future payments.
- If diagnosed with any of the 11 covered early stage conditions, you can get 25% from your critical illness cash benefit in advance to help you recover faster. This can be claimed up to 4 times.
- Get additional cash benefits in case of serious accidental injuries or disabilities. As an option, you may also get daily cash benefits for hospital confinement.
- You can use all these to supplement your HMO coverage.

Build a Health Fund for future healthcare needs.

- Enjoy access to investment funds. Your payments are invested and can grow you an account value over time. You can use this for healthcare costs as you grow older.



Projected values above are based on an assumed and non-guaranteed annual fund growth rate of 8%.

Secure your family's needs with life insurance coverage.

- Leave behind your life insurance or Health Fund (whichever is higher) to your loved ones in case the unexpected happens.

Notes:

- Active Health Invest Plus is a Health Invest Plus variant with built-in Early Stage Critical Illness (ESCI), Waiver of Premium for Critical Illness (WPCI) and Accident and Health (A&H) riders. The Hospital Confinement Benefit rider is optional. It also includes Philam Vitality.
- If you choose to discontinue your Philam Vitality Membership, you will no longer be availing of the Active variant and only the Health Invest Plus plan will continue.

Notes:

- You are exempted from future payments through the WPCI rider. The WPCI rider waives the basic premiums, regular top-ups and special top-ups in case of diagnosis of any of the 56 covered major critical illnesses which commenced at least 90 days after the effective date.
- Once a claim has been made for any of the 56 major critical illnesses or when the Early Stage Benefit has been claimed 4 times for different conditions, the ESCI rider will terminate.

2 Achieve your health goals with Philam Vitality: A wellness program that rewards you for living healthy.

Earn points for taking active steps in knowing and improving your health. The healthier you become, the more points you earn.

Philam Vitality Status

As you engage with Philam Vitality, the points you earn allow you to increase your Philam Vitality Status.



Get rewarded for living healthier.

Philam Vitality is a wellness program that lets you enjoy rewards while improving your health. Start participating in the different health activities to earn points and get rewarded.

Know your health

Register online and complete the Philam Vitality Health Review to know your Philam Vitality Age. Take health and fitness assessments online or through our partners. Get goals and tips to improve your health.

Improve your health

Work on your health goals with the help of health and fitness partners.

Enjoy the rewards

Get discounts from a range of partners including hotels, travel and entertainment.

Easily move up from Bronze to Silver in your Philam Vitality Journey



1,500 points
Vitality Health Review and Online Vitality Nutrition Assessment (VNA)

1,000 points for the Vitality Health Review

500 points for the Online VNA



600 points
Mental Wellbeing Assessments: Psychological, Social Support, Stressor

200 points per assessment taken twice a year, 6 months apart



7,000 points
Flu vaccination and Vitality Health Check: BMI, Blood Pressure, Blood Glucose, Cholesterol

All assessments completed and within healthy range

1,000 points for the flu vaccine
6,000 points for the health check



1,000 points
Online Non-Smoker's Declaration



PHILAM Vitality

3 Enjoy exclusive privileges for living healthier.

With Active Health Invest Plus, you instantly get additional coverage of 20% on your health, accident and life insurance.

Here are the benefits of a 30-year-old male paying for 10 years:

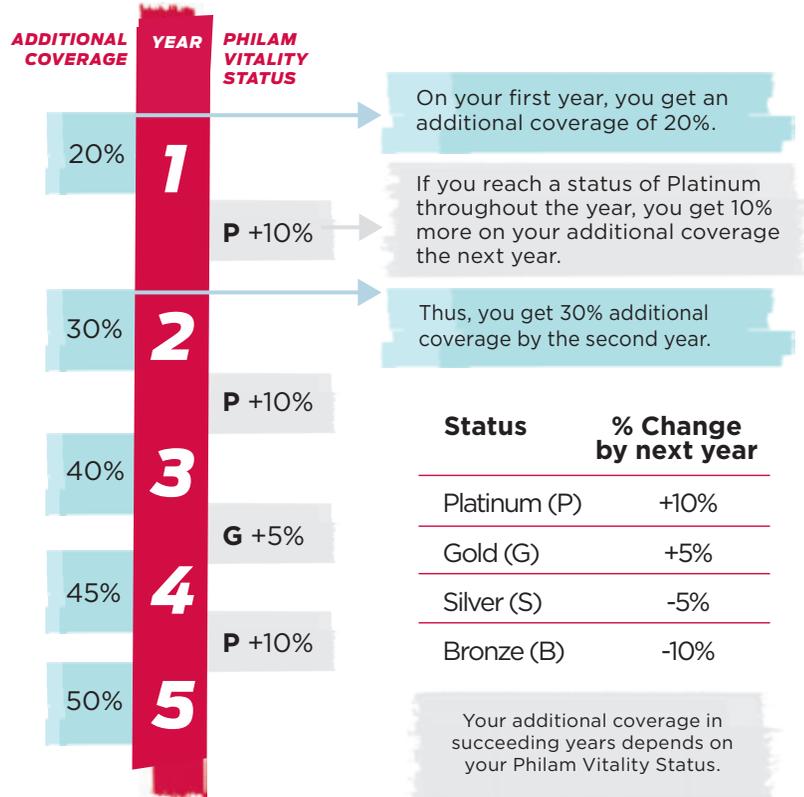
Coverage on the first year of your plan

	With Philam Vitality (Active Health Invest Plus)	Without Philam Vitality
Life Insurance	1,200,000	1,000,000
Accident	1,200,000	1,000,000
Critical Illness	600,000	500,000
Hospitalization	2,400/day	2,000/day
Annual Payment in PhP	64,865	63,665

Just by paying PhP 1,200, you can enjoy more benefits and more value for your money.

You can even get higher additional coverage as you go along. The higher your Philam Vitality Status each year, the more rewards you get.

This shows you how you can continue enjoying additional coverage throughout your plan.



Your additional coverage will continue throughout the plan.

Notes:

- The additional coverage on any policy year can be as much as 50% and cannot be lower than zero. This will continue as long as your Active Health Invest Plus plan and your Philam Vitality membership is in force.
- Please consult your Financial Advisor or refer to the policy contract for full details on the critical illnesses and hospital confinement benefit definitions, exclusions and limitations.
- 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 CONDITIONS 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.



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.

 **Call (02) 8528-2000**

 **philamlife.com**

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