



**The Philippine American Life and  
General Insurance Company**

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## **Philam Group leads insurance industry with 34% growth; continues growth momentum with new products**

The Philam Group remains to be the leader in the Philippine life insurance industry. Consolidated premium income of Philam Life, BPI-Philam – a joint venture of Philam Life and Bank of Philippine Islands (BPI) and Philippine Equitable Life Assurance Corporation (PELAC) scored a Total Premium Income of P26.85 billion in 2012 growing by 34%. This premium income is the highest in the industry based on the 2012 Official report by the Insurance Commission (IC).

Philam Life also leads in the important metrics that define a company's stability and ability to pay its obligations to its clients. Philam Life has a total networth of 25.81B, assets of P141.41B, paid-up capital of P1.93B, investments at cost of P126.13B and net income of P7.3B as of latest IC data. In education benefits alone, Philam Life has released over P6.1 Billion from 2004 – 2012 while total compensation paid out to policyholders amount to over P92 Billion as of 2012.

"Philam Life remains to be the top life insurer in the Philippines with its agency and bancassurance distribution channels. Future growth will focus on unit-linked protection and savings/investment products and a good balance between regular and single premium revenues" says Philam Life President and CEO Rex Mendoza.

"Customers value trust and credibility and Philam Life has always delivered on its promises. For over 65 years, Philam Life has provided protection to customers when they needed it most and the best investment options to grow their money" he added.

The company's proven track record of fulfilling its promises to customers has resulted to the brand being the most recalled, preferred, and trusted by Filipinos. Last May 23, Philam Life was awarded its 9th Platinum Trusted Brand Award by Reader's Digest Asia at the Edsa Shangrila Hotel in Mandaluyong City. This makes Philam Life the only financial institution in the Philippines to receive nine Platinum Trusted Brand Awards.

### **Catering to Filipinos' Need for Protection and Investment**

Unit linked products (ULPs) are insurance plans where the living and death benefits are linked to the returns of one's chosen investment fund. According to Philam Life Marketing Head Jessica Abaya, "ULPs are fast gaining a stronghold in the Philippines, grabbing a whopping 80 percent share of the company's business, from only 60 percent share in 2012."

The increased demand for ULPs is largely due to the country's growing financial literacy and the country's booming economy. Filipinos now look for alternative financial instruments where they can maximize returns on their money and secure their future.

With this in mind, the country's premier life insurance company, Philam Life has expanded its unit-linked product range to address the Filipinos' varying needs for protection, education, and investment



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in all stages of life. Plans are also available in short payment terms so clients need not worry about completing payments.

To address the need for protection, Philam Life has Family Provider and Family Secure. Both protection products provide minimum life insurance coverage, ranging from 5x to 96x of the planholder's yearly payment.

With Family Provider, securing the family's future, a lifelong commitment, does not require a lifetime to pay for. It is ideal for breadwinners, particularly the employees, OFWs, and entrepreneurs that prefer short payment terms. For breadwinners who want higher life insurance coverage during their working years, and would also want to start preparing for their own future, Family Secure is the high-value life insurance plan that can be converted to a retirement plan.

With the increasing cost of education, Philam Life offers the opportunity to build an education fund that allows policyholders' children to attend their dream universities while providing the policyholder insurance coverage through Bright Future Invest. The plan provides flexible payment options in as short as 3, 5, 10, or until the child turns 16 years old.

To address the need for investment and long-term savings, Philam Life offers MoneyWorks and Money Tree. These investment products provide access to high performing mutual funds earning significantly better than bank deposit rates, so Filipinos can take advantage of the Philippines' booming economy. Unlike other investment funds, these products have built-in life insurance coverage for the plan holder.

MoneyWorks is a savings and life insurance plan in one that makes money work harder, allowing one to achieve his dreams faster. It is ideal for employees, OFWs, and entrepreneurs with medium and long term goals who are also traditional bank savers in search of higher returns. MoneyWorks is payable in five, seven or ten years. There's also an easy-on-the-pocket option at Php2,000 per month for those who want to start investing but don't have the capital to make large investment.

Money Tree, on the other hand, is a one-pay investment and life insurance plan in one that maximizes one's earnings over time. It is best for singles and breadwinners who already have bigger savings and are looking to diversify their long term investments. With its minimal charges, your potential for higher long-term earnings is optimized.

Most of Philam Life's unit-linked products investment funds are expertly managed by Philam Asset Management, Inc. (PAMI). PAMI has a track record of delivering impressive yields on clients' investments. Over the past 10 years, PAMI funds have achieved 9% -21%\* return on investment per year.

Through its unit-linked products, Philam Life provides Filipinos the best solutions to their varying needs that will help them to help achieve financial security and prosperity.

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*\*10-year annualized return of PAMI Strategic Growth Fund, PAMI Philam Fund, and PAMI Philam Bond Fund from May 31, 2003 to May 31, 2013.*



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**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 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 97 per cent subsidiary in Sri Lanka and a 26 per cent joint-venture in India.