

INVESTMENT

MONEY TREE ELITE

Discover the true earning power of your wealth.



Money Tree Elite is a single-pay variable-life insurance plan that maximizes your money's growth potential.

It has no entry fee so you can make the most out of your wealth.

Plus, you get guaranteed life insurance coverage of at least 125% of your investment.

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PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER, LONGER, BETTER LIVES

At this point in your life, you have already made your mark and built your wealth after many years of hard work.

You are looking to maximize your wealth's growth potential so you and your family can continue to enjoy the good life now and in the future.

With Money Tree Elite, we can help you plan for this.

Money Tree Elite is a one-pay investment and life insurance plan that maximizes your money's growth potential. Plus, its zero entry fee allows full investment of your money.

Key Benefits



High Growth Potential

Enjoy higher long-term growth potential through access to funds expertly managed by Philam Asset Management Inc. (PAMI). You may also receive additional loyalty bonus that can increase your investment.



Flexibility to your Investment plan

Have full control in managing your plan based on your investment goal or risk appetite. Choose your desired investment fund, switch funds, change fund allocations, or add to your investment anytime you want with no additional cost.



Guaranteed Life Insurance Coverage

Get guaranteed life insurance benefit of at least 125% of your initial investment regardless of the prevailing market conditions.

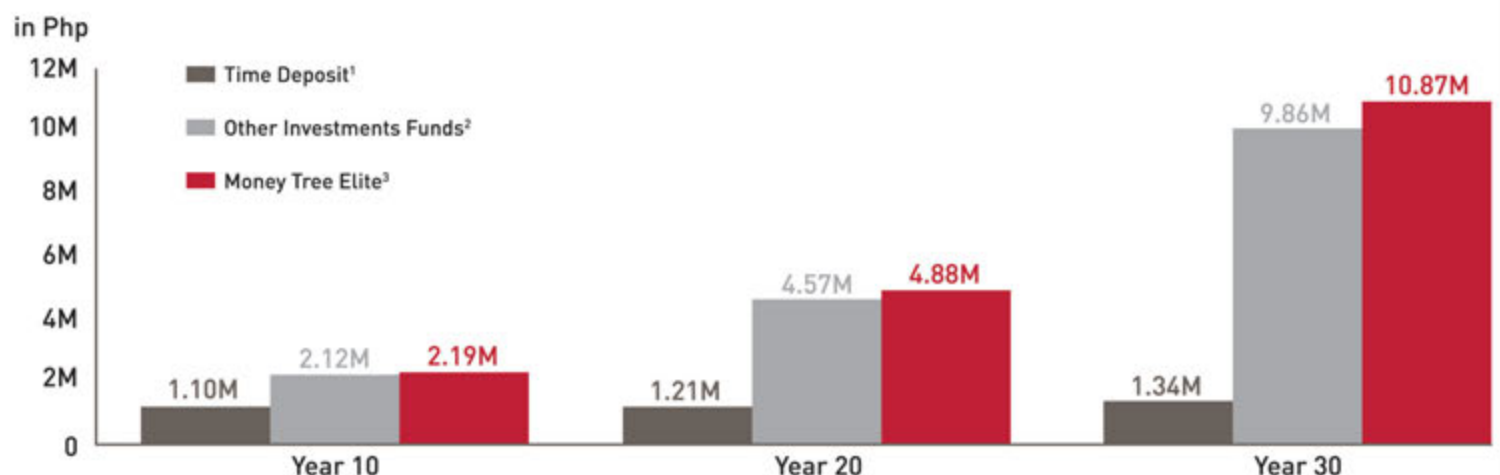
Get more comprehensive coverage through additional benefits:



You have the option to increase your life insurance coverage or get additional cash benefits in case of severe accident and critical illness.

How Money Tree Elite grows your money

See how your P1,000,000 will earn more than time deposit or other investment funds over 10, 20 and 30 years



Make the most out of your investment with Money Tree Elite

Notes to Illustration:

¹ Assumes average 1-year time deposit rate of 1.21% from the top 3 banks as of October 31, 2014 and rolled over for 10, 20, and 30 years. Projected earnings assume net of applicable 20% withholding tax.

² Assumes 8% annual growth for a P1,000,000 placement in an investment fund (e.g. Mutual Fund, UITF, etc.) less assumed 2% up-front sales charge.

³ Money Tree Elite Benefit illustration assumes 30-year old male with an initial investment of P1,000,000. Projected values assume an annual fund growth rate of 8% plus loyalty bonus. The non-guaranteed loyalty bonus is projected to be 2% of the average monthly account value over the preceding sixty (60) months. This is given in the form of free units and granted at the end of the 10th policy year and every five (5) years thereafter. These are hypothetical figures and are not a guarantee of the future performance.

Where is your money invested?

Your payments will go into funds that invest in Philam Asset Management, Inc. (PAMI) mutual funds. PAMI is a wholly owned subsidiary of Philam Life. It is a multi-awarded asset management company that is able to deliver impressive fund performance over the years.

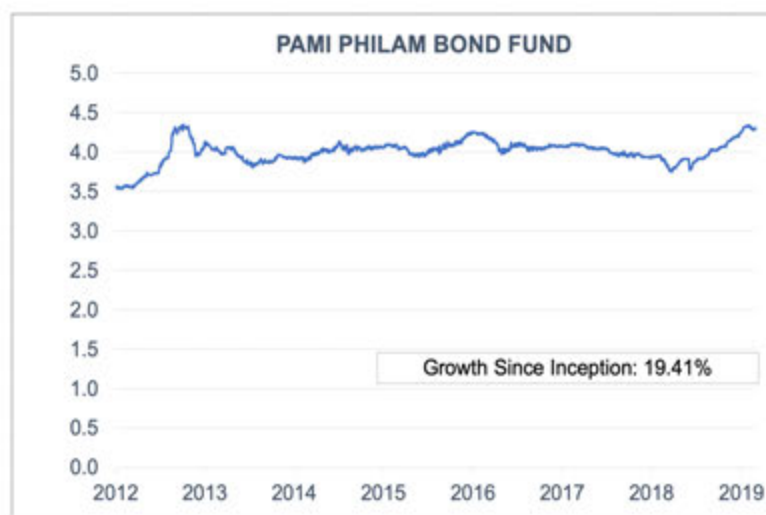
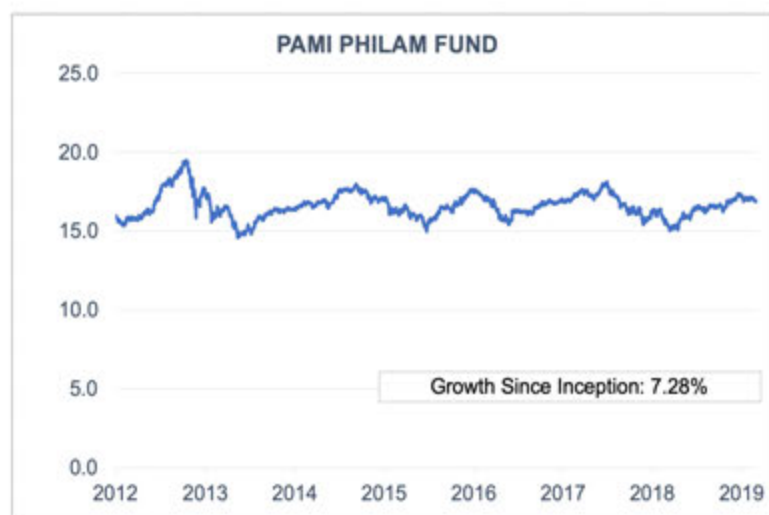
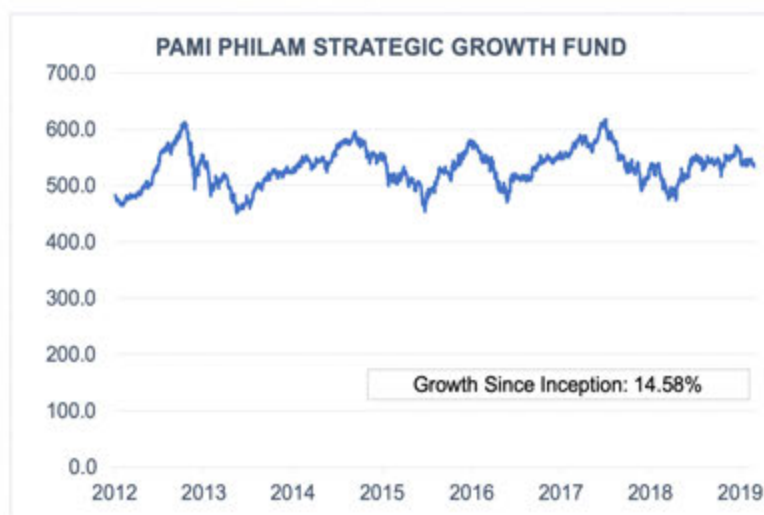
You can choose which fund matches your financial goals and risk appetite. You may also change your fund anytime as your goals change.

Fund	Where Investments Go	Client Profile
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.
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 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 Fund Performance

PAMI funds have been providing their investors consistent returns through active management and diversification.

PAMI Fund Performance Since Inception



Note:

Growth since inception refers to the cumulative returns and are net of fees from August 1, 2012 to September 30, 2019. Returns refer to the growth of the Net Asset Value per Unit and does not include premium charge and cost of insurance charges

About Philam Life

Philam Life is the country's premier life insurance company.

Strong and Stable Partner

For over 65 years, Philam Life continues to be a strong and stable partner. Our financial strength is a result of strong growth, profitability, and sound financial management.

Total Assets	Php209.1 Billion
Paid Up Capital	Php1.9 Billion
Net Worth	Php76.5 Billion
Net Income	Php6.9 Billion
Net Investment Income	Php12.2 Billion

Based on 2013 Philam Life Audited Financial Statements

Fulfilled Promises

In keeping our promises to customers from generation to generation, we have released over **Php100 Billion¹ worth of benefits** to date.

As a seal of customers' trust, Philam Life is the only financial institution in Asia to receive **10 Platinum Trusted Brand Awards** from Reader's Digest.

¹Total benefits paid out from 1950 to 2013

Largest Premier Agency Force

With **over 10,000 agency partners**, Philam Life has the largest distribution force and widest network of sales offices in the country. Our team of financial advisors and agency leaders is the best-in-scale and best-in-class in the industry.

Equipped with world-class training and technology, **our financial advisors can help you achieve your dreams.**

By empowering Filipinos to achieve financial security and prosperity, we fulfill our life purpose:
Make a difference and save people's lives.

Filipinos' Brand of Choice

Our brand is **the most recalled, most considered and most preferred in the industry** among Filipinos.

We also have the strongest rating in **trustworthiness, financial stability and accessibility** - the top three important factors in choosing a life insurance company.

Based on 2012 Brand Tracking Study

Reminder on Pre-Existing Condition 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.



About Philam Life

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**

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The contents of this document are for explanatory purposes only. Actual terms and conditions are found in the policy. In case of conflict, the policy terms shall prevail.

Valid for distribution in the Philippines only.