

**PROTECTION
HEALTH ACHIEVE**

**TAKE
CHARGE
OF
LIFE
AT YOUR
HEALTHIEST**



HEALTH ACHIEVE is a Philam Vitality Series health and life insurance plan that prepares you for health setbacks like critical illness and hospitalization. With Philam Vitality, it also empowers you to live a healthier lifestyle so that you can live the life you want without anything holding you back.

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PHILAM LIFE

HELPING PEOPLE LIVE HEALTHIER. LONGER. BETTER LIVES

HEALTH ACHIEVE PROTECTS YOU FROM HEALTH SETBACKS.
 WITH PHILAM VITALITY, YOU CAN START LIVING A HEALTHIER LIFESTYLE TODAY.

PHILAM Vitality

is the country's first science-backed wellness programme that works with you to achieve **REAL CHANGES** to your health



The healthier you get, the more rewards you can enjoy.
 The best way to take care of your family, is to **TAKE CHARGE OF YOUR HEALTH.**

NOTE: Partners are subject to change without prior notice.

HOW HEALTH ACHIEVE WITH PHILAM VITALITY WORKS¹

COMPREHENSIVE HEALTH COVERAGE

With financial protection from serious and everyday health concerns, you can focus on feeling better and feeling great.

- ▶ **Critical Illness Coverage** gives you a lump-sum cash benefit when you are diagnosed with any of 56 major critical conditions including:

Heart Attack	Alzheimer's Disease
Stroke	Parkinson's Disease
Cancer	End Stage Lung Disease
Kidney Failure	Total and Permanent Disability

- ▶ **Hospitalization Benefit** provides a cash benefit for each day of confinement, with the option to include additional benefits for long-term hospitalization, ICU stay, outpatient consultations or surgeries.

- ▶ **Coverage until age 65** protects you financially during your working years when you can't afford to get sick.

LIFE INSURANCE COVERAGE

Allow your loved ones to continue to enjoy a comfortable life should the unexpected happen.

- ▶ **Lump-sum Cash Benefit** supports your family's needs if anything happens to you until your plan's coverage ends at age 65, so you have peace of mind when you need it the most.

PHILAM VITALITY REWARDS

The healthier you get, the more rewards you can enjoy even on your insurance premiums!

- ▶ Enjoy immediate savings with a **15% FIRST YEAR PREMIUM DISCOUNT** on your Health Achieve plan.

- ▶ By knowing and improving your health, you earn points and improve your **PHILAM VITALITY STATUS**



- ▶ As you improve your Philam Vitality Status, you get to continue enjoying discounts on your insurance premiums on succeeding years.

SAMPLE PHILAM VITALITY PREMIUM DISCOUNTS

Applicable discount on succeeding years	BRONZE decrease by 2%	SILVER decrease by 1%	GOLD maintain previous discount	PLATINUM increase by 1%
First year premium discount	15%	15%	15%	15%
Second year premium discount	13%	14%	15%	16%
Third year premium discount	11%	13%	15%	17%

Discounts can even continue to increase depending on your Philam Vitality Status each year **UP TO A MAXIMUM OF 20%**.

BENEFIT ILLUSTRATION: JOHN, 30 YEARS OLD, MALE

₱500,000

Critical Illness Coverage

₱2,000/day

Daily Benefit for Hospital Confinement for up to 365 days per illness

₱1,000,000

Life Insurance Coverage

₱18,385 original first year premium reduced to

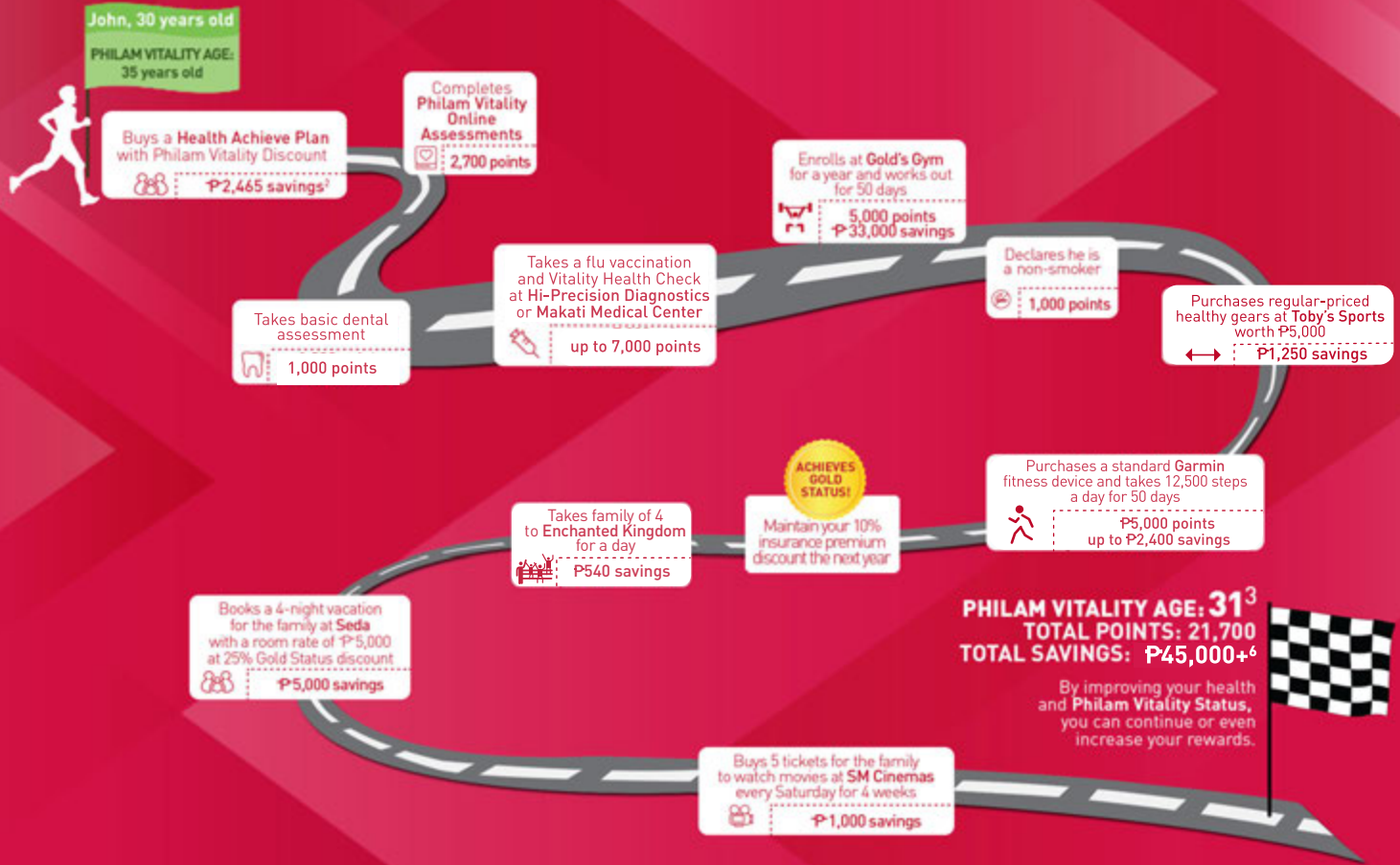
₱15,920*

By maintaining GOLD Philam Vitality Status for ten years, John can get to enjoy insurance premium savings of

₱24,650

¹Total and discounted premiums already include the Philam Vitality membership fee of ₱1,200 per year.

HERE'S HOW YOU CAN CONTINUE TO ENJOY PREMIUM DISCOUNTS AND ALL THE REWARDS OF PHILAM VITALITY.



Notes:

1. Health Achieve is a term life plan that includes built-in term riders Critical Illness and Hospital Confinement Benefit and comes with Philam Vitality. While the plan's life insurance, critical illness and hospitalization coverage are available until age 65, the client can continue his Philam Vitality membership until age 100.
2. Discounts on life insurance plans are based on applicable premiums only and assume that the Philam Vitality Membership is in-force for each year with illustrated status and discounts. Discounts may increase or decrease depending on the actual Philam Vitality Status each year.
3. The Philam Vitality Age will vary depending on the level of engagement in the Philam Vitality programme.
4. Philam Vitality savings are for illustration purposes only and cannot be used in conjunction with existing partner promotions. While discounts will remain the same, rates of partners may change without prior notice. The Philam Vitality membership fee may be subject to change in the future.

Everything changes when your health changes.
From living an active and exciting life,
health setbacks can take from you
the lifestyle you enjoy.

Take charge of life at your healthiest with **HEALTH ACHIEVE**.

► **COMPREHENSIVE HEALTH COVERAGE**

Take away your worries by being prepared for health emergencies. Health Achieve gives you cash benefits when diagnosed with a critical illness like heart attack, stroke or cancer, as well as when you get hospitalized due to any illness.

► **LIFE INSURANCE COVERAGE**

Should the unexpected happen, you also leave a cash benefit for your loved ones.

► **EXCLUSIVE VITALITY REWARDS & PRIVILEGES**

Health Achieve gives you access to Philam Vitality — a wellness programme that rewards you for living a healthier lifestyle. Enjoy discounts on your insurance premiums and other partners.

HEALTH ACHIEVE is the first health and life insurance plan that helps you improve your health and prepares you for health setbacks so you can focus on living life to the fullest.

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 premiums paid.



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**

 **philamlife.com**

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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.