

# Usap tayo.

## Philam Life continues to be the overall market leader in the insurance industry

### A message from our new President

*Dear Philam Life policyholders,*

There is no place like home, and for me, Philam Life is home. So after a short absence, I rejoined the Philam Life family in June 2011. I am excited and proud to be back with the company and the team that has been, and remains to be, No.1 for the past 63 years.

Based on the official 2010 report released by the Insurance Commission in August 2011, Philam Life continues to be the overall market leader as it posted a total premium income of P11.25 billion, the highest among all insurance companies. Our 2010 performance reflected a 3.3% growth from our P10.89 billion output in 2009. Furthermore, Philam Life ranked No. 1 in four other important industry measures: Net Income, Paid-up Capital, Net Worth and Assets. These results are testament to Philam Life's financial strength and stability.

More recently, Philam Life's parent company, AIA, posted record-breaking performance on all key financial measures during the first half of 2011. This performance reflects AIA Group's success across the region. Philam Life, being part of AIA Group Limited, the largest independent publicly-listed pan-Asian life insurance group in the world, contributed to and proudly shares this success.

But more than the honor of being ranked No.1, we shall continue our selfless dedication in empowering Filipinos to achieve financial security and prosperity.

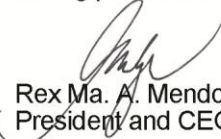
In the past quarter, we have expanded our investment portfolio through Asia's Best and Growth Invest, two products that provide customers access to high-growth potential equities while providing at least 80% principal protection. Our protection portfolio has likewise been expanded to include LifeSave - a comprehensive life protection plan with health coverage and cash-back benefits for start-up insurance buyers.

Our commitment does not end there. Through our CSR arm, Philam Foundation, we continuously give back to the community. Our Philam Paaralan project gave children in typhoon-stricken Isabela a second lease on education with the completion and turnover of four one-storey buildings, furnished with comfort rooms. We created hope for the people in Isabela as we help empower the nation through education.

Much has been accomplished, but much more can be done. The invaluable trust you extended to us to take care of your family and wisely manage your hard-earned money is something that we cherish. Expect Philam Life to further accelerate our focus on delivering only the best for you, our valued customers.

Thank you for your continued trust and support.

Angong plano mo? Usap tayo.

  
 Rex Ma. A. Mendoza  
 President and CEO



**Philam Life warmly welcomes back Rex Ma. A. Mendoza as its 6<sup>th</sup> President and Chief Executive Officer**

Call it a homecoming of sorts as Rex Mendoza rejoins Philam Life. Rex has held management posts in various capacities for 20 years in the company. His last position was Executive Vice President & Head of Sales, Marketing and Training. He also served as Vice Chairman and Chief Executive Officer of Philam Asset Management and Philam Financials.

Before re-joining Philam Life, he was Senior Vice President & Chief Marketing and Sales Officer for Ayala Land, Inc. He also served as Chairman & President of Ayala Land International Sales, Inc., Ayala Land Sales, Inc., and Rampver, Inc.

Rex earned his Master's Degree with Distinction in Business Management from the Asian Institute of Management. He completed his Bachelor of Science in Business Administration, major in Marketing and Finance, at the University of the Philippines.

### Philam Life receives its 7th Platinum Trusted Brand Award

This 2011, Philam Life has received its 7th Platinum Trusted Brand award from Reader's Digest Asia. This makes Philam Life **the only financial institution in Asia with seven Platinum Trusted Brand awards**. The awards were based on consumer surveys measuring trustworthiness, credible image, quality, value, understanding of customer needs and innovation.



# Ordinary people. Extraordinary stories.



"I had cancer.  
Buti na lang may plano ako,  
**ang laking naitulong  
sa hospital bills ko.**"  
- Connie Dizon



"Wala na si Daddy.  
Pero dahil may plano siya,  
**nakapag-aral pa rin  
ako.**"  
- Deorie Caraca

More than just "selling" insurance, Philam Life aims to enlighten more Filipinos on the value of planning ahead. We aim to help more Filipinos achieve their dreams with the right advice and the right plan. To promote this advocacy, we launched our latest advertising campaign in June which features two real people with real plans.

Connie Dizon and Deorie Caraca were going about their ordinary lives. Connie is a businesswoman who was happy with how life was treating her. She never thought she would be diagnosed with cancer. Deorie, on the other hand, is an honor student whose dad worked as an OFW seaman with big dreams for his family. Little did she know that she would lose her dad too soon.

Nothing prepares you for situations like these. Not only is it traumatic emotionally but the financial burden makes it even harder. Buti na lang, they had plans with Philam Life. They had one less thing to worry about.

Connie has an Excelife Gold with Lifeline rider that provides cash for hospital and medical expenses upon diagnosis of a critical illness like cancer. Today, she proudly calls herself a cancer survivor.

Deorie has a Scholar Gold plan that provides guaranteed education cash benefits. She is one of 40,000 students who benefited from Philam Life's education pay-outs. She remains to be an honor student who's realizing his father's dream of providing his children a good future.

Connie and Deorie's stories are just some of the many real-life stories of how the country's number one life insurer was able to help its plan holders and beneficiaries.

You too could serve as the next inspiration for others to plan their lives ahead. If you also have stories of how your Philam Life plan was able to protect your future or help your dreams come true, share it with us on [www.anongplanomo.com.ph](http://www.anongplanomo.com.ph) and get a chance to win an iPad 2 and more!

## In Focus: LifeSave

Don't be caught unprepared with life's unexpected turns. Be prepared with Philam Life's newest innovative product:

**LifeSave** is the only product in the market that pays the entire life insurance coverage should the insured be diagnosed with a critical illness, a terminal illness or total and permanent disability.

LifeSave provides a **No Claim Benefit** that returns 50% of all premiums paid after 10 years should there be no claims made on the policy for critical illness, terminal illness, disability or death benefits.

LifeSave is **easy on the pocket**. For only P1,989.50\* per month payable for 5 years, you will enjoy comprehensive protection for 10 years for LifeSave Silver.

LifeSave offers you **more options**. LifeSave Gold and LifeSave Platinum are available for those who want additional coverage against accident and/or hospitalization.

LifeSave is ideal for **breadwinners, young professionals** and **first-time** insurance buyers who need comprehensive insurance protection and health plan.

*Call your Philam Life Financial Planner or our Customer Hotline for more details.*

\*Based on a 30-year old male.

This material is for the purpose of illustration only. The complete terms and conditions of the plan are found in the policy contract.



Please call our Customer Hotline to update your contact information so you can receive regular policy / company updates, enjoy faster policy servicing and claims processing.

For comments and suggestions on this newsletter, please call:  
Customer Value Management at (02) 528 5038.

**Anong plano mo?  
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Customer Hotline (02) 528 2000