



THE PHILIPPINE AMERICAN LIFE AND GENERAL INSURANCE COMPANY  
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## Media Release

### **Philam Life announces second offering of 'Growth Invest'**

Philam Life, the country's largest life insurance company and the market leader for over 60 years, recently launched the second offering of its blockbuster investment Growth Invest.

"Growth Invest" is a single-pay, peso-denominated, six-year term, investment-and-life-insurance-plan-in-one which capitalizes on the performance of the following high-performance, high growth global sectors: China equities, Agribusiness, Energy, and Gold Mining. Moreover, Growth Invest has a partial principal-protect feature that guarantees that at least 80% of the principal investment will be returned to the investor regardless of market conditions after 6 years. More than 1,000 applications amounting to almost P600 million were received in its first run in August and September this year.

"A lot of investors know a good deal when they see one," said Rex Mendoza, President & CEO of Philam Life. "The demand has been so overwhelming that we decided to open another round of Growth Invest."

"The global market conditions have changed a lot since we first launched Growth Invest last August," continued Mendoza "Back then, the US was dealing with its debt ceiling crisis, its downgrade from AAA to AA+ rating, and the general slowdown in its economic growth. Meanwhile the European markets, particularly Portugal, Italy, Greece, and Spain, were deep in their own debt crisis with Greece needing a second bail-out package from the European Union (EU)."

"Since then, the global economic outlook has been more positive. The US has improved its unemployment rate from 10% last year to 8.6% this year and spending is expected to increase as they enter an election year," Mendoza adds. "Meanwhile in Europe, the major intervention of France and Germany, as well as plans to place strict fiscal measures across the Eurozone will help the region recover from its sovereign-debt crisis."



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The performance of Growth Invest's underlying funds have also been quite positive in just a little over two months since its booking date last September 23. The exchange-traded fund (ETF) for Energy (NYSE:XLE) has risen 20.07% since, while Agribusiness (NYSE:MOO) is up 10.19%. Meanwhile, Gold Mining (NYSE:GDX) grew at a respectable 6.9% rate while China equities (HKSE:2823.HK), which were affected by the Euro debt crisis, was up slightly at 3.70%.

“New investors in this second round of Growth Invest will come in at an opportune time. The market volatility has somewhat stabilized and the global market sentiment is positive. Moreover, new investors can refer to the two-month performance of the four underlying sectors of Growth Invest and see that these sectors have healthy potential,” concludes Mendoza. “But overall, the growth potential offered by these four high-performance global sectors is very promising, especially if one takes a long-term view of investing. With Growth Invest, new investment heights are within your reach.”

The second run of Growth Invest will be available until December 15, 2011 only. For inquiries, you may call Philam Life's customer hotline at (02) 528-2000, or visit any of Philam Life's branch offices nationwide. You may also visit [www.philamlife.com](http://www.philamlife.com) for more details.

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#### **About Philam Life**

The Philippine American Life and General Insurance Company (Philam Life) is the largest life insurance company in the Philippines and the market leader for over 60 years. 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 has the most extensive network of offices and sales agencies nationwide.

Philam Life is part of the AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group in the world.

#### **About the AIA Group**

AIA Group Limited and its subsidiaries comprise the largest independent publicly listed pan-Asian life insurance group in the world. It has wholly-owned main operating subsidiaries or branches in 14 markets in Asia Pacific - Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau and Brunei and a 26% joint venture shareholding in India.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It has total assets of US\$115,782 million as of 31 May 2011.

AIA meets the savings and protection needs of individuals by offering a comprehensive suite of products and services including retirement planning, life insurance and accident and health insurance. The Group also provides employee



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benefits, credit life and pension services to corporate clients. Through an extensive network of more than 230,000 agents and approximately 20,000 employees across Asia Pacific, AIA serves the holders of over 23 million individual policies and over 10 million participating members of group schemes.

AIA is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code '1299' with American Depositary Receipts (Level 1) being traded on the OTC market (ticker symbol: "AAGIY").

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