

## Save up easily for your dreams with One-Pay Build and Protect!

### Superior Long-term Savings

One-Pay Build and Protect lets you accumulate your savings for 15 years and enjoy the advantage of locking-in for the long-term. Compared to short-term time deposits, which do not guarantee the same rate every time your deposit is rolled-over, you maximize your earnings more with One-Pay Build and Protect. It provides guaranteed cash benefits equal to double your face amount at the end of 15 years, plus maturity bonus and dividends!\*

**Time Deposit Rates for a Php100,000 investment**

TERM	MIN	MAX	AVERAGE
30 days	1.750%	2.875%	2.296%
60 days	2.000%	3.000%	2.388%
90 days	2.000%	3.125%	2.474%
180 days	2.250%	3.250%	2.674%
1 year	2.250%	3.500%	2.773%
5 years	4.500%	4.500%	4.500%

Note: Table summarizes August 2010 rates of 10 Largest Banks in the Philippines (2009). Rates are subject to 20% Withholding tax except for 5-year time deposit

**Target Time Deposit Rates in order to earn the same yield as One-Pay Build and Protect**

TERM	INTEREST RATE
30 days	5.820%
60 days	5.831%
90 days	5.843%
180 days	5.878%
1 year	5.946%
5 years	5.231%

Note: Assumes guaranteed cash benefits, maturity bonus and dividends are received; Automatic roll-over with the same rate, subject to 20% Withholding tax except for 5-year time deposit. One-Pay Build and Protect is a long-term investment, it is not a substitute for short-term investments.

The average monthly inflation rate in the Philippines in 2010 is 4.2%. Inflation decreases the purchasing power of Peso. Because of inflation, P100 worth of goods today will cost more in the future. Thus, there is a need to invest in instruments that could at least match the inflation rate so you do not lose the purchasing power of your money.

### Savings and Insurance Plan-in-One

Unlike other savings products available in the market today, One-Pay Build and Protect does not only grow your money, it also provides essential life insurance coverage that is double your face amount. You can be secure that your savings is maximized and protected, no matter what happens.

\*Maturity bonus and dividends are not guaranteed



# Why you should save up for your dreams through One-Pay Build and Protect vs. Time Deposit

## Save up easily for your dreams with One-Pay Build and Protect!

### Illustration:

Investing in One-Pay Build and Protect can provide you as much as 4.76% yield in 15 years. If you put your money in a 5-year time deposit and leave it there for the next 15 years, you need an interest rate of 5.231% per annum (every roll-over or every maturity date) to be able to earn the same potential yield from One-Pay Build and Protect.

Compared to the current 4.5% interest rate for 5-year time deposits that the top 10 banks offer today, One-Pay Build and Protect is the superior long-term savings instrument.

One-Pay Build and Protect with P100,000 Face Amount		5-Year Time Deposit rolled-over for 15 years with 5.231% p.a. interest (same rate per roll-ver)		5-Year Time Deposit rolled-over for 15 years with 4.5% p.a. interest (same rate per roll-ver)	
<b>Initial Investment</b>	<b>129,786.00</b>	<b>Initial Investment</b>	<b>129,786.00</b>	<b>Initial Investment</b>	<b>129,786.00</b>
Year 1		<b>Net Interest Earned</b>		<b>Net Interest Earned</b>	
Year 2		Year 1	6,789.60	Year 1	5,840.37
Year 3		Year 2	6,789.60	Year 2	5,840.37
Year 4		Year 3	6,789.60	Year 3	5,840.37
Year 5		Year 4	6,789.60	Year 4	5,840.37
<b>Total Net Interest Earned</b>	<b>-</b>	Year 5	6,789.60	Year 5	5,840.37
<b>Accumulated Investment</b>	<b>-</b>	<b>Total Net Interest Earned</b>	<b>33,947.98</b>	<b>Total Net Interest Earned</b>	<b>29,201.85</b>
Year 6		<b>Accumulated Investment</b>	<b>163,733.98</b>	<b>Accumulated Investment</b>	<b>158,987.85</b>
Year 7		Year 6	8,565.54	Year 6	7,154.45
Year 8		Year 7	8,565.54	Year 7	7,154.45
Year 9		Year 8	8,565.54	Year 8	7,154.45
Year 10		Year 9	8,565.54	Year 9	7,154.45
<b>Total Net Interest Earned</b>	<b>-</b>	Year 10	8,565.54	Year 10	7,154.45
<b>Accumulated Investment</b>	<b>-</b>	<b>Total Net Interest Earned</b>	<b>42,827.72</b>	<b>Total Net Interest Earned</b>	<b>35,772.27</b>
Year 11		<b>Accumulated Investment</b>	<b>206,561.70</b>	<b>Accumulated Investment</b>	<b>194,760.12</b>
Year 12		Year 11	10,806.02	Year 11	8,764.21
Year 13		Year 12	10,806.02	Year 12	8,764.21
Year 14		Year 13	10,806.02	Year 13	8,764.21
Year 15		Year 14	10,806.02	Year 14	8,764.21
<b>Total Net Interest Earned</b>	<b>-</b>	Year 15	10,806.02	Year 15	8,764.21
<b>Accumulated Investment</b>	<b>260,591.81</b>	<b>Total Net Interest Earned</b>	<b>54,030.11</b>	<b>Total Net Interest Earned</b>	<b>43,821.03</b>
<b>Guaranteed Cash Benefit:</b>	<b>200,000.00</b>	<b>Accumulated Investment</b>	<b>260,591.81</b>	<b>Accumulated Investment</b>	<b>238,581.15</b>
<b>Maturity Bonus and Dividends*:</b>	<b>60,591.81</b>	<b>Total earnings:</b>	<b>130,805.81</b>	<b>Total earnings:</b>	<b>121,386.57</b>
<b>Cash at year 15:</b>	<b>260,591.81</b>	<b>Cash at year 15</b>	<b>260,591.81</b>	<b>Cash at year 15:</b>	<b>251,172.57</b>
<b>IRR:</b>	<b>4.76%</b>	<b>IRR:</b>	<b>4.76%</b>	<b>IRR:</b>	<b>4.14%</b>

Sample Case: 30-year old Male/Female

\*Maturity bonus and dividends are not guaranteed