

**Get more for your dollar,
build more for your future.**



INVEST DOLLAR MAX

**Invest Dollar Max is a plan that
protects your U.S. Dollars while
preserving your legacy.**



BPI



LIFE ASSURANCE CORPORATION

THIS IS NOT A DEPOSIT PRODUCT. EARNINGS ARE NOT ASSURED AND PRINCIPAL AMOUNT INVESTED IS EXPOSED TO RISK OF LOSS. THIS PRODUCT CANNOT BE SOLD TO YOU UNLESS ITS BENEFITS AND RISKS HAVE BEEN THOROUGHLY EXPLAINED. IF YOU DO NOT FULLY UNDERSTAND THIS PRODUCT, DO NOT PURCHASE OR INVEST IN IT.



By breathing life to your dollar, you build more for your future.

The funds of **INVEST DOLLAR MAX** are professionally managed by You are sure that only the most seasoned and industry-leading investment professionals are handling your investment, thus giving you peace of mind through accessible and affordable life insurance.

Why do you need to protect your U.S. Dollar?

Diversification of assets

Instead of putting all your investments in peso, it is wiser to explore other currencies. The U.S. Dollar is one of the most recognized currencies that is used in international transactions. Diversification lets you reduce risk in times of market downfall because it spreads your capital across different investments.²



Sending your children to schools abroad

The cost of education in the U.S. rose more than 500% in 25 years.³ Average board and lodging expense is around \$1,000.⁴ If you plan to send your children overseas to study, it is a sound decision to protect your dollars today.



Investing in the global market to build your wealth further

The U.S. Dollar is the most used currency in international transactions and the world's most dominant reserve currency.⁵ With the U.S. Dollar, you have a better opportunity to explore and invest in the global market.



Traveling abroad with the family



Traveling is easier if you have U.S. Dollars.⁶ The U.S. Dollar is widely accepted in major overseas destinations and you may use it to pay for accommodations and shopping.

INVEST DOLLAR MAX is a plan that protects your U.S. Dollars while preserving your legacy

How do you protect your U.S. Dollar?¹

With Invest Dollar Max, you have the chance of protecting your U.S. Dollar assets should the unexpected happen with life insurance coverage* of 125% of your initial investment.

By investing for potential growth, you are able to get more for your Dollar and build

With Invest Dollar Max, you can choose funds that are positioned to match your medium to long-term investment goals.

Additional coverage through optional riders:

- **Term Insurance**

Get more from what the base plan has to offer with additional life insurance coverage.

- **Critical Illness**

Get a lump sum cash benefit in the event of diagnosis of any of the covered 56 critical illnesses.

- **Accident and Health**

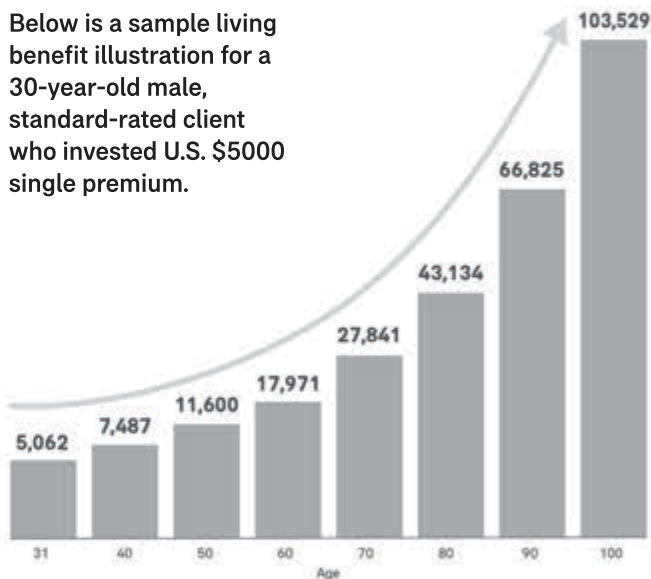
Get a cash benefit in the event of accidental death, disability & dismemberment.

How does Invest Dollar Max work?

INVEST DOLLAR MAX is a single-pay U.S. Dollar denominated unit-linked life insurance plan. It allows you to participate in the global financial market to help you achieve your goals while providing you life insurance coverage.

Start nurturing your wealth today and see how your U.S. Dollars grow.

Below is a sample living benefit illustration for a 30-year-old male, standard-rated client who invested U.S. \$5000 single premium.



• Living benefit illustration assumes an annual 5% fund growth rate. This is for illustration purposes only. The actual returns may differ. They are not based on past performance, are not forecasts, and not a guarantee of future fund performance. Projected values are net of applicable charges except surrender charges. • The contents of this brochure are for illustration purposes only. • Actual terms and conditions are found in the Policy. In case of conflict, the terms of the Policy shall prevail.

• Sources: ¹<http://www.benzinga.com/economics/11/09/1897071/3-advantages-of-diversification-as-part-of-your-investment-strategy> ²<http://www.investopedia.com/terms/d/diversification.asp> ³<http://www.bloomberg.com/news/articles/2013-08-26/college-costs-surge-500-in-u-s-since-1985-chart-of-the-day> ⁴<http://www.infozee.com/application-issues/cost-of-education.htm> ⁵<http://www.investopedia.com/articles/investing/090715/us-will-remain-worlds-reserve-currency.asp> ⁶<http://money.cnn.com/2015/03/30/investing/strong-dollar-cheap-travel/>



BPI AIA LIFE ASSURANCE CORPORATION is a strategic alliance between two leading companies in the country – Bank of the Philippine Islands (BPI) and AIA Philippines Life and General Insurance Company (formerly Philam Life). BPI is a leading universal bank with over 170 years of experience in the local banking industry and an extensive branch network of more than 850 branches and 2,500 ATMs and CAMs. AIA Philippines is the premier life insurance company in the country and the market leader for over 70 years.

BPI AIA's professional and expertly trained Sales Executives are assigned in BPI branches nationwide or work remotely using digital tools to render financial advisory services that address customers' financial and protection needs.

With the combined expertise and resources of the two trusted companies, BPI AIA policyholders are assured that their insurance is backed by financial strength and stability.

Discover the winning formula!

Talk to our Bancassurance Sales Executive to find out how you can make INVEST DOLLAR MAX work for you



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REMINDER ON THE FREE-LOOK PERIOD: UPON RECEIVING THE POLICY CONTRACT, YOU MAY REFER TO THE DOCUMENT FOR FULL DETAILS ON THE DEFINITIONS AND 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 BPI AIA WITHIN FIFTEEN (15) DAYS FROM THE DATE WHEN YOU OR YOUR AUTHORIZED REPRESENTATIVE RECEIVED IT AND WE WILL REFUND TO YOU THE PREMIUMS ACCORDING TO THE CONTRACT PROVISIONS.

THE FINANCIAL PRODUCTS OF BPI AIA LIFE ASSURANCE CORP. (BPI AIA) ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS AND ITS SUBSIDIARIES.