

Future-proof your dreams.



INVEST PESO MAX

Plan your tomorrow with
Invest Peso Max.



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.



Look forward. Your future is what you want it to be.

The funds of **INVEST PESO MAX** are professionally managed by BPI Wealth. 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.

Think smarter, live better with **Invest Peso Max**.

Do you worry about your future?

2/100 of retirees are financially independent.¹



Do you have enough to sustain your lifestyle?

25 years from now, estimated monthly retirement expenses of PhP 50,000² today will grow up to PhP 133,295 considering 4% inflation.

Among the top expenses are:

	Medical	Food	Household
Monthly average cost per month today	PhP 17,000 ³	PhP 7,500 ⁴	PhP 15,500 ⁴
25 years from now	PhP 45,320	PhP 19,995	PhP 41,325

6/10 Filipinos worry about health deterioration.⁵



Are you prepared for emergencies?

Health deterioration was named the second biggest concern among Filipino survey respondents:

- Surgery for heart diseases can cost PhP 725,000⁶
- 9 people are diagnosed with cancer every hour⁷
- Every 9 minutes, a person dies from stroke⁷

22/100 retirees continue to work.¹



Will you be able to enjoy that dream vacation?

	Cost per head today	25 years from now
Europe 14-day Group Tour (Min. of 30 Pax)	USD 4,263 (PhP 190,600)	USD 11,365 (PhP 508,110)
Japan Escapade 8-day Group Tour (Min. of 21 Pax)	USD 2,638 (PhP 118,000)	USD 7,035 (PhP 314,570)



Retire worry-free with Invest Peso Max.

Introducing INVEST PESO MAX

INVEST PESO MAX is a Peso-denominated, single-pay, unit-linked insurance plan that helps you prepare your retirement while providing guaranteed life protection of 125% of your initial investment.

Secure your family's financial future

Life insurance coverage helps provide peace of mind for your family through financial benefits if something happens to you.

Get a more comprehensive package through optional benefits:

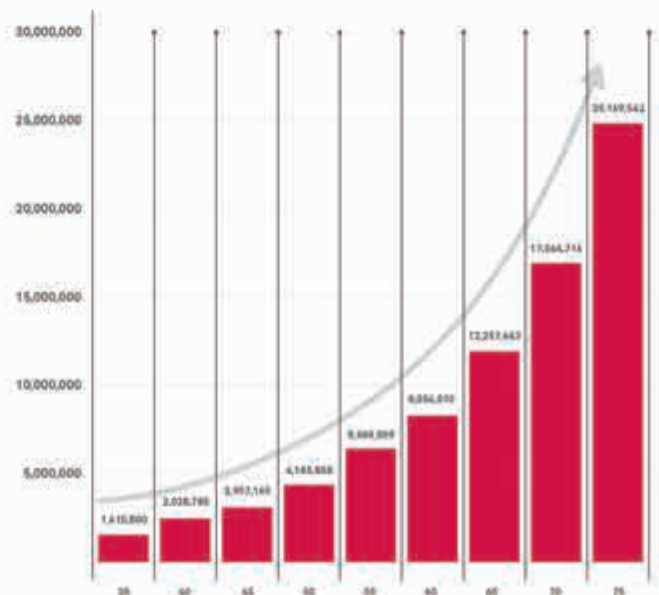
- **CRITICAL ILLNESS COVERAGE** - Get a lump sum cash benefit in the event of diagnosis of a covered critical illness.
- **ACCIDENT AND HEALTH COVERAGE** - Get an additional lump sum benefit in the event of death, disability and dismemberment due to an accident.
- **TERM INSURANCE** - Get more from what the base plan has to offer with additional life coverage.

Have full control of your plans and savings

Access your money easily through partial or full withdrawal of the Account Value and boost your retirement fund through additional premium payments.

How does Invest Peso Max work?

If you start investing at age 30, you will be able to build PhP10M when you reach retirement at the age of 65.**



**Benefit illustration for insured male, age 30 who invested PhP1M with assumed annual growth of 8%. These are hypothetical figures. They are not based on past performance, are not forecasts and not a guarantee of future fund performance. The actual returns may differ. The contents of this brochure are for illustration purposes only. Actual terms and conditions of Invest Peso Max are found in the Policy. In case of conflict, the Policy terms shall prevail.

Note: A policyowner is allowed to choose a maximum of 3 funds for every insurance policy availed of. Funds are subject to availability at the time of order. Talk to your Bancassurance Sales Executive at any BPI branch today for more information. ¹<http://financemaverickph.blogspot.com/2014/08/do-you-know-that-only-2-of-filipinos.html> ²<http://moneysense.com/ph/retirement/how-much-do-you-need-to-retire-in-comfort/> ³Rising Medical Costs: Out of Pocket Medical Spending in Retirement can Ruin Finances http://www.newretirement.com/Planning101/Rising_Medical_Costs.aspx ⁴<http://www.zipmatch.com/blog/retirement-in-the-philippines> ⁵<http://www.rappler.com/business/personal-finance/61261-filipinos-favor-raising-retirement-age-65> ⁶Cost Treatment Comparison (<http://www.medicaltourism.com.ph/cost-treatment-comparison>) ⁷<http://www.interaksyon.com/article/78396/doh-heart-attack-stroke-and-cancer-remain-top-causes-of-death-among-Filipinos%20all%20compelling%20stats> ⁸European 14 Day Group Tour (Italy, Austria, Principality of Liechtenstein, Switzerland, Germany, Netherlands, Belgium, France) http://www.tq-travelsolutions.com/brochures/101-D_TQTravel_AFFORDABLE_EUROPE_EK_14D_Apr14-27_2015.pdf ⁹Japan Escapade 8 Day Group Tour (Tojo, Osaka, Kyoto, Kawaguchiko, Sanrio Puroland, Disney Resort, Universal Studios, & others) http://www.tq-travelsolutions.com/brochures/54-B_TQTravel_JAPAN_ESCAPADE_8D_Apr2015.pdf



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 PESO 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.