

Future-proof your dreams.



INVEST PESO MAX

Plan your tomorrow with
Invest Peso Max.



BPI



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.

Do you worry about your future?

2 / OUT OF **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 / OUT OF **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 / OUT OF **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

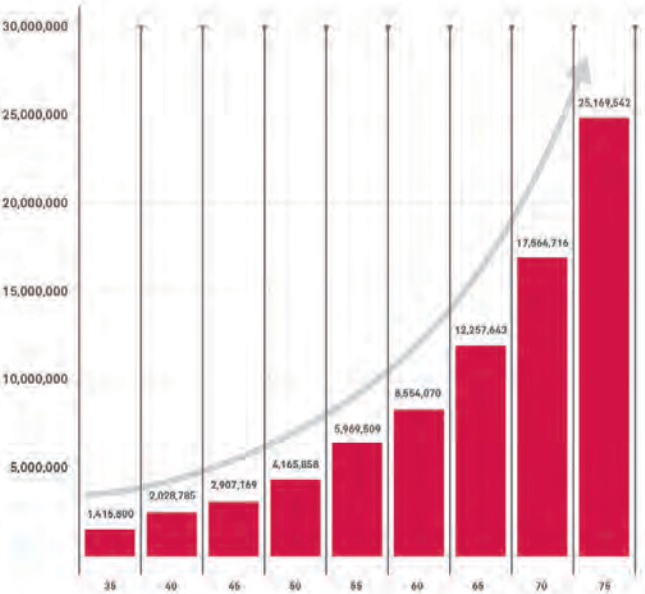
Access your money easily through partial or full withdrawal of the Account Value and boost your retirement fund through additional premium payments.

Start growing your wealth through the following funds:

- BPI-Philam Peso Bond Fund
- BPI-Philam Balanced Fund
- BPI-Philam Growth Fund
- BPI-Philam Equity Index Fund 2
- BPI-Philam Philippine High Dividend Equity Fund
- BPI-Philam Odyssey Bond Fund

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 Pocker 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



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

The funds of **INVEST PESO MAX** are professionally managed by **BPI Investment Management, Inc. (BIMI)** and **BPI Asset Management & Trust Corporation (BPI-AMTC)**. You're 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**.



BPI AIA LIFE ASSURANCE CORP. (BPI AIA) is a strategic alliance between two leading companies in the country: AIA Philippines Life and General Insurance Company (formerly AIA Philam Life) and Bank of the Philippine Islands (BPI). AIA Philippines is the premier life insurance company in the Philippines and the market leader for over 70 years. BPI is a leading commercial bank in the country with over 170 years of experience in the local banking industry and an extensive branch network of more than 1,000 branches and 3,000 ATMs.

BPI AIA's professional and expertly trained Bancassurance Sales Executives are assigned in BPI branches nationwide to render financial advisory services that address customers' financial and protection needs.

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

Discover your winning formula!

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

 www.bpi-aia.com.ph

 1-800-188-89100 (02) 8-528-5501

REMINDER ON PRE-EXISTING CONDITIONS AND FREE-LOOK PERIOD: UPON RECEIVING THE POLICY CONTRACT, YOU MAY REFER TO THE DOCUMENT FOR FULL DETAILS ON THE CRITICAL ILLNESS/TERMINAL ILLNESS DEFINITIONS, 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 YOU OR YOUR AUTHORIZED REPRESENTATIVE RECEIVED IT AND WE WILL REFUND THE ACCOUNT VALUE PLUS THE POLICY CHARGES THAT HAVE BEEN DEDUCTED.

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