

Future Assure

Sales illustration made for:

Life insured: Mr. Michael Jerico Acuña
Birthday: Dec 05, 1981 Age 42, Male
Owner: Ms. Client Insured
Birthday: Apr 05, 1999 Age 25, Female

Prepared by JEMARIE MALASAN as your Financial Advisor.

Future Assure is a peso-denominated variable life product that enhances your protection coverage over time and accelerates your savings early-on.

- Gain confidence in facing life's setbacks through the built-in protection coverage while growing your investments.
- Fast-track your investments through investment booster benefit.
- Secure your loved ones with higher protection coverage through protection booster.
- Maximize protection through extra benefits from riders added on top of your plan.

Your benefits and premiums at a glance			
Currency: Philippine Pesos Basic Sum Insured: 750,000			
	Benefit Amount	Maximum Coverage Period	Annual Premium
Future Assure	750,000	To age 100	30,000.00
Waiver of Premium for Insured Rider		10 years	669.19
Accidental Death Rider	750,000	To age 65	1,125.00
Total Premium payable for 10 years			31,794.19

Your living and death benefit*		
	Living Benefit	Total Death Benefit
Year 10	303,158	750,000
Year 20	579,786	900,000
At age 65	719,945	906,205

Your available payment frequency	
Annual	Semi-Annual
31,794.19	15,950.92
Quarterly	Monthly
7,984.43	n/a

*Based on assumed 8% annual investment return.

Should this policy be unable to suit your needs, you may request for cancellation by notifying us within fifteen (15) days after receiving your policy document.

This is not a deposit product. Earnings are not assured and the 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.

Detailed illustration of your benefits

Year	Age	Annual Premium	Allocated Premium	Policy Charges		4%		8%		10%	
				Insurance Charge	Other Policy Charges	Total Account Value	Living Benefit	Total Account Value	Living Benefit	Total Account Value	Living Benefit
1	43	30,000	7,500	-3,231	-23,700	3,273	3,023	3,480	3,230	3,583	3,333
2	44	30,000	15,000	-3,380	-16,200	14,324	14,074	15,182	14,932	15,619	15,369
3	45	30,000	19,500	-3,517	-11,700	30,350	30,100	32,538	32,288	33,665	33,415
4	46	30,000	30,000	-3,589	-1,200	57,854	57,604	62,547	62,297	64,997	64,747
5	47	30,000	30,000	-3,657	-1,200	86,566	86,316	95,093	94,843	99,614	99,364
6	48	30,000	30,000	-3,712	-1,200	116,445	116,195	130,302	130,052	137,774	137,524
7	49	30,000	30,000	-3,741	-1,200	147,574	147,324	168,443	168,193	179,899	179,649
8	50	30,000	30,000	-3,751	-1,200	180,022	179,772	209,793	209,543	226,443	226,193
9	51	30,000	30,000	-3,719	-1,200	213,864	213,614	254,668	254,418	277,930	277,680
10	52	30,000	30,000	-3,645	-1,200	249,175	248,925	303,408	303,158	334,940	334,690
11	53	-	-	-5,020	-1,200	253,281	253,031	322,400	322,150	363,514	363,264
12	54	-	-	-5,195	-1,200	257,300	257,050	342,900	342,650	395,089	394,839
13	55	-	-	-5,346	-1,200	261,186	260,936	365,031	364,781	430,008	429,758
14	56	-	-	-5,480	-1,200	264,877	264,627	388,927	388,677	468,652	468,402
15	57	-	-	-5,597	-1,200	268,289	268,039	414,720	414,470	511,450	511,200
16	58	-	-	-5,682	-1,200	271,371	271,121	442,603	442,353	558,924	558,674
17	59	-	-	-5,731	-1,200	274,059	273,809	472,790	472,540	611,682	611,432
18	60	-	-	-5,708	-1,200	276,316	276,066	505,550	505,300	670,437	670,187
19	61	-	-	-5,607	-1,200	278,087	277,837	541,181	540,931	735,976	735,726
20	62	-	-	-5,398	-1,200	279,336	279,086	580,036	579,786	808,396	808,146
25	67	-	-	-4,051	-1,200	275,636	275,386	835,935	835,685	1,295,642	1,295,392
30	72	-	-	-6,112	-1,200	245,650	245,400	1,214,963	1,214,713	2,082,193	2,081,943
35	77	-	-	-10,255	-1,200	156,490	156,240	1,764,308	1,764,058	3,345,334	3,345,084
40	82	-	-	-18,486	-1,200	nil	nil	2,549,831	2,549,581	5,355,298	5,355,048
45	87	-	-	-36,204	-1,200	nil	nil	3,650,404	3,650,154	8,507,077	8,506,827
50	92	-	-	-117,443	-1,200	nil	nil	5,009,655	5,009,405	13,069,611	13,069,361
55	97	-	-	-294,841	-1,200	nil	nil	6,211,804	6,211,554	18,520,958	18,520,708
58	100	-	-	-434,328	-1,200	nil	nil	6,617,735	6,617,485	21,668,889	21,668,639

- The illustration assumes that 1) all premiums are paid in full when due, 2) premium holiday is not made, and 3) the current schedule of charges remain unchanged. This relates to your basic plan only and excludes any rider/s in this sales illustration. The illustration is inclusive of recurring top-ups, if applicable.
- The living benefit is computed as the total account value less applicable withdrawal charge. This is inclusive of applicable investment booster benefit.
- Total account value is the sum of the account values across all funds. The account value is computed as the number of units in a fund multiplied by the unit price on the pricing date.
- The projected benefits are based on assumed annual investment return of 4%, 8%, and 10%. These rates are for illustration purposes only and do not represent the maximum nor minimum return on your fund. The value of your policy may increase or decrease depending on the actual performance of your chosen investment funds. Since the fund performance may vary, the value of your policy is not guaranteed and it could be less than the capital invested.**

Detailed illustration of your benefits

Year	Age	Annual Premium	4%	8%	10%
			Death Benefit	Death Benefit	Death Benefit
1	43	30,000	750,000	750,000	750,000
2	44	30,000	750,000	750,000	750,000
3	45	30,000	750,000	750,000	750,000
4	46	30,000	750,000	750,000	750,000
5	47	30,000	750,000	750,000	750,000
6	48	30,000	750,000	750,000	750,000
7	49	30,000	750,000	750,000	750,000
8	50	30,000	750,000	750,000	750,000
9	51	30,000	750,000	750,000	750,000
10	52	30,000	750,000	750,000	750,000
11	53	-	900,000	900,000	900,000
12	54	-	900,000	900,000	900,000
13	55	-	900,000	900,000	900,000
14	56	-	900,000	900,000	900,000
15	57	-	900,000	900,000	900,000
16	58	-	900,000	900,000	900,000
17	59	-	900,000	900,000	900,000
18	60	-	900,000	900,000	900,000
19	61	-	900,000	900,000	922,775
20	62	-	900,000	900,000	998,816

25	67	-	900,000	1,027,732	1,510,424
30	72	-	900,000	1,425,711	2,336,303
35	77	-	900,000	2,002,524	3,662,601
40	82	-	nil	2,827,322	5,773,063
45	87	-	nil	3,982,924	9,082,431
50	92	-	nil	5,410,138	13,873,091
55	97	-	nil	6,672,394	19,597,006
58	100	-	nil	7,098,621	22,902,334

- The illustration assumes that 1) all premiums are paid in full when due, 2) premium holiday is not made, and 3) the current schedule of charges remain unchanged. This relates to your basic plan only and excludes any rider/s in this sales illustration. The illustration is inclusive of recurring top-ups, if applicable.
- The death benefit is computed as the higher of: 1) the total sum insured, 2) 105% of the total account value, or 3) guaranteed minimum death benefit amount; plus applicable protection booster benefit. Please refer to Important Notes for more information.
- The projected benefits are based on assumed annual investment return of 4%, 8%, and 10%. These rates are for illustration purposes only and do not represent the maximum nor minimum return on your fund. The value of your policy may increase or decrease depending on the actual performance of your chosen investment funds. Since the fund performance may vary, the value of your policy is not guaranteed and it could be less than the capital invested.**

Your investment fund summary

Fund Objectives	Asset Management Charge	Premium Allocation
Bond Fund This fund aims to achieve capital and income growth from a diversified portfolio of bonds and other fixed income securities.	1.50%	0%
Balanced Fund This fund aims to achieve capital and income growth from a diversified portfolio of Philippine equities, bonds, and other fixed-income securities. This fund seeks active return by flexibly moving among cash and security positions based upon prevailing market conditions.	1.70%	50%
Equity Fund This fund aims to achieve capital and income growth from a diversified portfolio of Philippine equities.	1.90%	0%
Peso High Dividend Equity Fund The fund seeks to achieve income and capital growth from a diversified portfolio of Philippine equities with regular dividends.	2.00%	0%
Peso Active Equity Fund The fund seeks to achieve capital growth from a diversified portfolio of Philippine equities over long term. The fund seeks to provide a return above its benchmark.	2.00%	50%
Asian Equity Fund This fund aims to achieve capital and income growth from investment in (1) iShares Core MSCI AC Asia ex. Japan Index – a HK\$ denominated Exchange Traded Fund (ETF), and (2) money market securities.	2.20%	0%

Your basic premiums will be allocated to the available funds based on the allocation you have chosen and after deduction of any applicable charge.

Historical Investment Fund Performance

	Bond Fund	Balanced Fund	Equity Fund	Peso High Dividend Equity Fund	Peso Active Equity Fund	Asian Equity Fund
Inception Date	Jul 27, 2017	Jul 27, 2017	Jul 27, 2017			Feb 12, 2019
2017	-1.77%*	2.17%*	5.67%*	N.A.	N.A.	N.A.
2018	-3.14%	-8.67%	-13.43%	N.A.	N.A.	N.A.
2019	16.00%	11.94%	4.48%	N.A.	N.A.	-3.00%*
2020	10.52%	4.06%	-9.15%	N.A.	N.A.	9.30%
2021	-4.30%	-3.34%	-0.86%	N.A.	N.A.	-0.42%
2022	-4.13%	-6.79%	-7.81%	N.A.	N.A.	-12.29%
Since Inception**	11.91%	-2.07%	-20.64%	N.A.	N.A.	-7.40%

*Absolute fund performance measured from inception date until December 31 of the fund's launch year.

**Absolute fund performance measured from inception date until December 31, 2022.

- Factors that affect investment return include changes in interest rate levels, credit rating of the issuers, currency exchange rates, and changes in the value of the stocks and dividends received. The values of the funds are determined based on the yields or prices of the underlying assets or securities.
- Past performance of the funds is not indicative of future returns. Asset values and yields may fluctuate thus fund returns are not guaranteed and the value of the policy could be less than the capital invested, subject to any specified minimum guarantees.
- Investment returns above are inclusive of applicable asset management charges but exclusive of charges associated with the variable life insurance product.
- The unit price of a fund is calculated by dividing the fund's net asset value by the number of the fund's outstanding units on the valuation date. The frequency of valuation is daily.

Certified true and correct:



Rowena Empalmado

Executive Vice-President and Chief Operating Officer

Your other benefits

- Additional benefits are included in your plan through riders. These provide protection coverage in case of:
 - accident through Accidental Death Rider
 - total and permanent disability through the Waiver of Premium for Insured Rider
- Your benefits are subject to exclusions or provisions on pre-existing conditions when these will not be paid. These will be stated in your policy document.
- In case you decide to terminate your policy, you are eligible to receive these amounts from your riders:

Cash Value Table

Year	Age	Accidental Death Rider
1	43	0
2	44	750
3	45	750
4	46	750
5	47	750
6	48	750
7	49	750
8	50	750
9	51	750
10	52	750
11	53	750
12	54	750
13	55	750
14	56	750
15	57	750
16	58	750
17	59	750
18	60	750
19	61	750
20	62	750