

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

The funds are managed by **BPI Asset Management and Trust Group (BPI-AMTG)**, a team of seasoned and industry-leading investment professionals.

An array of funds invested in dollar-denominated bonds and global equities are available. You can choose up to three (3) funds depending on your risk profile.

Move your dollar further today.

To know more, please contact:

528-5501 for Metro Manila
1-800-188-89100 for outside Metro Manila (toll free)



About BPI-Philam

BPI-PHILAM LIFE ASSURANCE CORP. is a strategic alliance between two leading companies in the country – the Philippine American Life and General Insurance Company (Philam Life) and Bank of the Philippine Islands (BPI). Philam Life is the premier life insurance company in the Philippines and the market leader for over 60 years. BPI is a leading commercial bank in the country with over 160 years of experience in the local banking industry and an extensive branch network of more than 800 branches and 1,500 ATMs.

BPI-PHILAM'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-PHILAM policyholders are assured that their insurance is backed by financial strength and stability.

THE FINANCIAL PRODUCTS OF BPI-PHILAM LIFE ASSURANCE CORP. ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY BANK OF THE PHILIPPINE ISLANDS.

INVESTMENT

INVEST DOLLAR MAX

GET MORE FOR
YOUR DOLLAR,
BUILD MORE FOR
YOUR FUTURE.



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



bpi-philam.com

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.

What is INVEST DOLLAR MAX?

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.

Additional coverage through optional riders



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



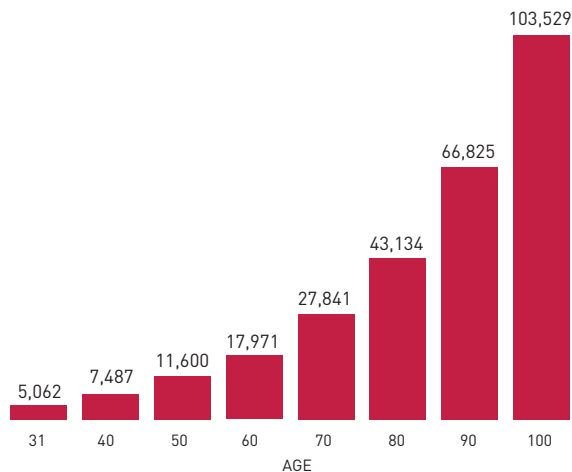
Get a lump sum cash benefit in the event of diagnosis of any of the covered 56 critical illnesses.



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

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.

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 more for your future.

With Invest Dollar Max, you can choose up to three (3) funds that are positioned to match your medium to long-term investment goals.

- BPI-Philam U.S. Dollar Bond Fund 2
- BPI-Philam Odyssey Philippine Dollar Bond Fund
- BPI-Philam Global Equity Fund
- BPI-Philam Odyssey Asia Pacific High Dividend Equity Fund



*Life insurance coverage is the higher of Minimum Guaranteed Death Benefit or the Account Value, plus Term Insurance Coverage, if any. Minimum Guaranteed Death Benefit is 125% of the single premium plus 125% of each top-up less 125% of withdrawal amount. This product is issued under Guaranteed Insurability Offer (GIO) by default provided that the application satisfies the GIO limits. The Life Insurance Benefit for the first 2 years may be reduced according to the provision of Guaranteed Insurability Endorsement (GIE).

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



DIVERSIFICATION OF ASSETS

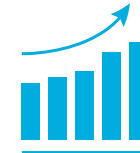
Instead of putting all your investments in peso, it is wiser to explore other currencies. The U.S. Dollar is one of the most recognized currencies that is used in international transactions. Diversification lets you reduce risk in times of market downfall because it spreads your capital across different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

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/>

The contents of this brochure are for illustration purposes only. Actual terms and conditions of Invest Dollar Max are found in the Policy. In case of conflict, the Policy terms shall prevail.