

ULTIMATE HEALTH BUILDER PLAN

3 THINGS THAT CAN HAPPEN TO US

What if...I die too soon?

INSURANCE

To protect your family if you die too soon — life insurance protection provides immediate financial support to help replace your income, help cover your children's education, pay estate taxes, settle debts, and more — instantly (life insurance is instant money)



What if...I get sick?

HEALTHCARE

To provide you healthcare when you retire or when you stop working (someone to take care of you as you age). How comfortable will your healthcare situation be after age 60, depends on the decisions you make today.



What if...I live too long?

SAVINGS / INVESTMENT

To provide continuing income for you when you retire (letting MONEY WORK FOR YOU)



ULTIMATE HEALTH BUILDER

HOW IT WORKS



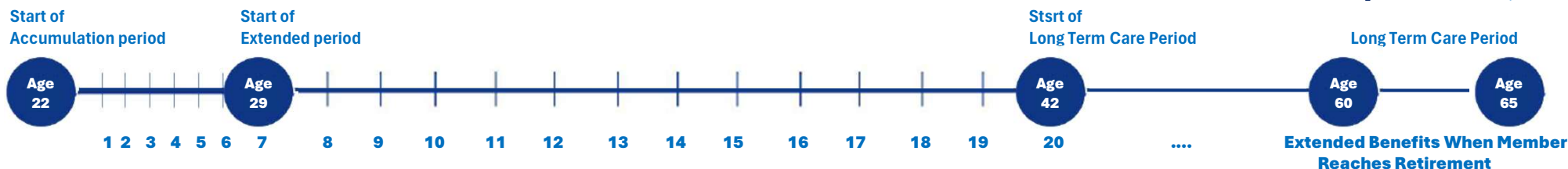
Plan: **K-100**

Annual Membership Fee: **₱ 58,821**

Mode: **Annual**

Total Membership Fee: **₱411,750**

Annual Membership Fee: **₱ 58,821**



10% Yearly Health Care HBL	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	Total Accumulated Annual HBL
10% Accumulated Unused Yearly Health Care HBL	10,000	21,000	33,100	46,410	61,051	77,156	94,872	114,359	135,795	159,374	185,312	213,843	245,227		₱269,750
															Long Term Care Benefit
															₱100,000
															Return of Premium (ROP)
															₱350,000
Additional Yearly Health Care HBL	32,981	11,793	12,100	12,426	12,772	13,138	13,526	13,938	14,374	14,837	15,327	15,847	16,397		Total Additional Yearly Healthcare
Accumulated Additional Yearly Care HBL	32,981	48,072	64,980	83,904	105,066	128,711	155,108	184,557	217,387	253,962	294,685	340,000	390,398		₱446,419
															Total Health Benefits
Total Yearly Health Benefit HBL	42,981	69,072	98,080	130,314	166,117	205,867	249,980	298,916	353,182	413,336	479,997	553,843	635,625		₱816,169

Extended Benefits When Member Reaches Retirement

Benefits With Incentive at Age 60	Benefits With Incentive at Age 65
₱6,483,800	₱10,442,224

Annual Lifetime Healthcare at Age 60	Annual Lifetime Healthcare at Age 65
₱648,380	₱1,044,222

HEALTH CARE BENEFITS

1. Annual Physical Examination Benefits
2. Dental Benefits
3. Waiver of Membership Fees due to Death
4. Waiver of Membership Fees due to Total and Permanent Disability
5. Basic Medical Benefits
6. Member's Choice of Room & Board 1000/day
7. Annual Benefit Limit (ABL) 60K
8. Term Life accumulation until the 20th year
9. Accidental Death & Dismemberment Insurance from accumulation until 20th year
10. Lifetime Network Access to over 500 hospitals and over 1,000 doctors as long as you have funds..

FEATURES

1. Return of Membership Fee is higher which is approximately 85%
2. Longer Coverage that is up to 20 years
3. Higher Coverage
Long Term Care Benefit Value = ₱100,000
Plus Long Term Care Experience Incentive HBL = ₱350,000
TOTAL = ₱450,000
4. Longer Accumulation which result in more Cash Accumulation
13 years EXTENDED
5. Additional Yearly Health Care HBL on top of Yearly Health Benefits
6. Longer Health Care Coverage which is up to 7 years.

₱1,166,169
Total Benefits including ROP

