



**MANILA BANKERS
ASSURANCE**

The LIFE and NON-LIFE Company

The best way to show your Love

Big dreams take time.

**Protect them while
you build them.**

Your family's dreams - education, a better home, a successful career or business, travel, and a comfortable retirement - take years of hard work and disciplined saving.

With MOST18, you can have substantial life insurance protection at a minimal cost, while also building funds for your future through Premium Deposit Fund (PDF).



*High coverage. Low premiums.
Optional investment.
Protect your family
while building your dreams*



MOST18 Helps You Do Both



PROTECTION

Life insurance protection for
your loved ones



GROWTH

Your Premium Deposit Fund (PDF)
can grow through compounded
interest.



SAFETY

PDF is guaranteed not to go
negative.



FLEXIBILITY

No charges or fees when you add or
withdraw, and the PDF can pay for
future premiums.

Build the future you want. Protect the people you love.

Maximum Protection at a Minimal Cost

MOST18 is an unbundled term life insurance with a Premium Deposit Fund (PDF) that provides coverage for 18 years. It allows you to get maximum coverage at a minimal cost.

So you can focus on what matters most... a brighter tomorrow for your family.

Sample Illustration for a 30 year old

Fixed Annual Premium for 18 years



Additional Protection Benefits



ACCIDENTAL DEATH BENEFIT

Provides a cash benefit if death is due to a covered accident.



PAYOR'S DEATH AND DISABILITY BENEFIT

If the insured is a minor (below 18YO) and the payor passes away or becomes totally and permanently disabled, the remaining balance will be waived.



TERMINAL ILLNESS BENEFIT

The insured will receive 50% up to a maximum of ₱500,000 from the death benefit.



CRITICAL ILLNESS BENEFIT

Provides additional 30% of the basic death benefit to the insured in the event that the insured is diagnosed with a critical illness.



Your Premium Deposit Fund (PDF)

Guaranteed not to go negative

Interest rate will not be lower than the interest rate of the savings account of the top 3 local banks.



Higher rate of return

Interest is compounded.



No charges or fees

No charges or fees when you add or withdraw from the PDF.



Tax advantage

Death Benefit and PDF.



PDF can pay for future premiums

