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For details or inquiries, please call Cecille J. Fontanilla at 526-9337 or 0920-9126021.

**Make Your Investment and Insurance Work Harder for You
with Philam Life's ABUNDANCE PLUS**

Philam Life, the largest life insurer in the Philippines, introduces Abundance Plus, a new investment product with insurance coverage and capital returns that will help you jumpstart your financial plan this 2010.

Philam Life's Abundance Plus is a variable life product that combines investment and insurance in an easy-to-understand package. With Abundance Plus, you can:

- Boost your earning potential and get life and health insurance for as low as P20,000
- Choose the investment fund that fits your financial needs
- Increase your investment and insurance coverage ANYTIME

This product is ideal for first-time investors since you can participate in potentially high yielding investment funds while enjoying lifetime insurance protection.

Abundance Plus provides minimum life protection coverage equal to 500% of the annual premium, plus 125% of each top-up investment, less 125% of each partial withdrawal, if any, or a percentage of the Account Value, whichever is higher.

Abundance Plus can insure individuals from until age 70 and is available in annual, semi-annual and quarterly modes of payment.

A minimum annual regular premium of P20,000 is equal to a face amount of P100,000. You may make additional investments or top-ups in either the Philam Life Balanced Fund, the Philam Life Fixed Income Fund and/or the Philam Life Equity Fund, for at least P5,000 ANYTIME.

For more details on Abundance Plus, visit www.philamlife.com, call 528-2000 or go to the nearest Philam Life office.

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About Philam Life

The Philippine American Life and General Insurance Company is the largest life insurance company in the Philippines and the market leader for 60 years. Philam Life offers an extensive line of products in the industry that provides solutions to various financial needs including income protection, retirement, education, investment, health, personal accident, group life and credit life. Philam Life has the widest network of offices and sales agencies nationwide.

Philam Life is part of the AIA Group, a leading life insurance organization in Asia Pacific that traces its roots in the region back more than 90 years.