

ENHANCE



Enhance's flexibility makes it perfect for those who are starting their career, families and retirement fund. Policyowners have the freedom to start with higher levels of protection, and later on decide to increase investments, all within one policy.

Product Specifications:

Minimum Issue Age: Insured – 14 days; Payor – 18 years
Maximum Issue Age: Insured – 70 years; Payor – none
Currency: Philippine Peso
Minimum Annual Premium: Php 35,000
Minimum Top-up: Php 5,000
Premium Mode: Annual | Semi-Annual | Quarterly | Monthly
Payment Term: Regular Pay
Available Investment Funds: Managed | Equity
Available Riders: DWPB | ADB | ADDB | ATPD | ACIB
Policy Amount Factors:

Age Band	Minimum	Maximum
0-17	10	170
18-20		170
21-25		150
26-30		120
31-35		100
36-40		80
41-45		60
46-50		40
51-55		30
56-60		20
61-65		15
66-70		10

Death Benefit: Policy Amount plus 125% of Top Ups less 125% of Withdrawals OR Policy Amount, whichever is higher PLUS Fund Value
Withdrawal Charge: 2 free withdrawals per policy year
Surrender Charge: 1% charge on succeeding withdrawals
 1% of the surrendered amount

INVESTMENT ADVISORY PARTNER

BDO is a full universal bank in the Philippines providing a wide range of corporate, commercial, and retail banking services. It has more than 1,200 branches in the country with overseas remittance and representative offices in Asia, Europe, North America, and the Middle East. As of 2019, BDO ranked as the largest Philippine bank in terms of total assets, deposits, loans, and capital.

BDO Trust Group, likewise the largest in the country, manages Pioneer Life's variable funds. It provides solutions to address the different investment objectives of its clients. BDO Trust Group was named Asset Management Company of the Year by Asset Asian Awards (2018-2019), Fund House of the Year by Asian Investor (2016-2019), Best Investment Management Company by World Finance (2015-2019) and Best Overall Asset and Fund Manager by Alpha Southeast Asia Fund Management Awards (2019).

Contact Information:



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