

Elite

Elite is a single premium variable life insurance product with no sales charge deducted from the premium invested. More importantly, Elite shields the insured's wealth from estate taxes.



Elite is perfect for those who want to preserve their wealth for their heirs while taking advantage of growth opportunities because it is linked to funds composed of securities that are expertly managed by seasoned investment professionals.

Product Specifications:

Minimum Issue Age:	Insured – 14 days; Payor – 18 years
Maximum Issue Age:	Insured – 75 years; Payor – none
Currency:	Philippine Peso
Minimum Single Premium:	Php 500,000
Policy Amount:	125% of the Single Premium less 125% of withdrawals
Death Benefit: Policy Amount OR Fund Value, whichever is higher	
Policy Fee:	Php 3,000
Available Investment Funds:	Managed Equity
Automatic Acceptance Limits:	0 to 55 years – Php 40M 56 to 70 years – Php 20M 71 to 75 years – Php 10M
Applicant is accepted without medical underwriting.	
Withdrawal/Surrender Charges:	Less than 1 policy year – 5% 1 policy year to less than 2 policy years – 4% 2 policy years to less than 3 policy years – 3% 3 policy years to less than 4 policy years – 2% 4 policy years to less than 5 policy years – 1% 5 policy years and above – 0%

INVESTMENT ADVISORY PARTNER

BDO is a full-service universal bank which provides a wide range of corporate, commercial and retail banking services.

BDO Trust and Investments Group (BDO Trust) manages Pioneer Life's variable funds. BDO Trust provides solutions to address the different investment objectives of its clients and has maintained its leadership in the country's trust industry, having been recently hailed as the "2013 Fund House of the Year for the Philippine Market" by AsianInvestor Magazine. BDO has more than 830 branches in the country, and overseas remittance and representative offices in Asia, Europe, North America, and the Middle East. As of June 2014, BDO ranked as the largest bank in terms of total assets, loans, deposits, capital and trust funds under management based on published statements of condition.

PIONEER LIFE INC.

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