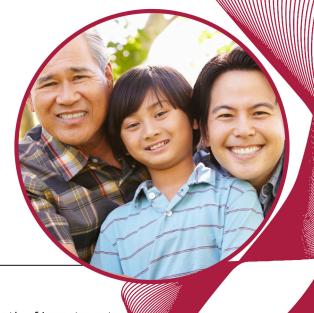


Enbrace Gains & Growth

Embrace is a single premium variable life insurance product that allows policyholders to save through direct investment in a Managed Fund or in an Equity Fund.



Embrace is perfect for those who are looking for long term growth of investments to attain financial goals.

Embrace can be used for:

- Investment diversification
 Long term fund accumulation
- Retirement fund Education fund Health Care fund

Product Specifications:

Minimum Issue Age:Insured - 14 days; Payor - 18 yearsMaximum Issue Age:Insured - 75 years; Payor - noneCurrency:Philippine Peso and US Dollar

Minimum Single Premium:Php 50,000 | US \$ 1,000Minimum Top Up:Php 20,000 | US \$ 400Policy Amount:125% of the Single Premium

+125% of Top Ups - 125% of Withdrawals

Death Benefit: Fund Value OR Policy Amount, whichever is higher

Policy Fee: Php 1,000

Available Investment Funds: Managed | Equity | Dollar Bond

Available Riders: ADB | ADDB

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 Charge: 2 free withdrawals per policy year

1% charge on succeeding withdrawals

Surrender Charge: 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:







PIONEER LIFE INC.