

# Embrace

## 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:

<b>Minimum Issue Age:</b>	Insured - 14 days; Payor - 18 years
<b>Maximum Issue Age:</b>	Insured - 75 years; Payor - none
<b>Currency:</b>	Philippine Peso and US Dollar
<b>Minimum Single Premium:</b>	Php 50,000   US \$ 1,000
<b>Minimum Top Up:</b>	Php 20,000   US \$ 400
<b>Policy Amount:</b>	125% of the Single Premium +125% of Top Ups - 125% of Withdrawals
<b>Death Benefit:</b>	Fund Value OR Policy Amount, whichever is higher
<b>Policy Fee:</b>	Php 1,000
<b>Available Investment Funds:</b>	Managed   Equity   Dollar Bond
<b>Available Riders:</b>	ADB   ADDB
<b>Automatic Acceptance Limits:</b>	0 to 55 years - Php 40M 56 to 70 years - Php 20M 71 to 75 years - Php 10M Applicant is accepted without medical underwriting
<b>Withdrawal Charge:</b>	2 free withdrawals per policy year 1% charge on succeeding withdrawals
<b>Surrender Charge:</b>	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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