

Essential



Essential is a variable life insurance product offering protection for you while accumulating funds for future use – travel, retirement fund, education fund.

It gives you the option to add an Insurance Enhancement Package (IEP) – a comprehensive set of insurance benefits that includes:

Accidental Death, Dismemberment or Disablement Benefit

Payable upon death of insured or Permanent Total Disablement due to a Covered Accidental Bodily Injury; or as a percentage of the principal sum due to dismemberment or loss of use.

Daily Hospital Income Benefit

Daily income in the event of hospitalization of the insured (and the insured's spouse, if married) due to accident or illness that is not specifically excluded.

Cash Assistance Following Fire

In the event fire causes the total or partial loss of the Residential Premises occupied or owned by the Insured, cash benefits shall be paid. In the event of total loss, 100% of the benefit amount shall be paid. For partial loss, a percentage of the benefit amount shall be paid.

Product Specifications:

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| Minimum Issue Age: | Insured – 18 years; Payor – 18 years |
| Maximum Issue Age: | Insured – 64 years with IEP; Payor – none Insured - 70 years without IEP; Payor - none |
| Currency: | Philippine Peso |
| Minimum Annual Premium: | Php 10,000 |
| Minimum Top Up: | Php 5,000 |
| Death Benefit: | Policy Amount plus 125% of Top Ups less 125% of Withdrawals PLUS Fund Value |
| Premium Mode: | Annual Semi-Annual Quarterly Monthly |
| Payment Term: | Regular Pay |
| Available Investment Funds: | Managed Equity |
| Available Riders: | DWPB ADB ADDB CIB |
| 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-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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