

# Income Saver

Flexible Income Protection Plan

## Coverage Proposal

Dahil pwedeng magbago ang goals mo, **Pioneer's Income Saver** can go with the flow.

### Why Pioneer's Income Saver?

**Pioneer Income Saver** is a yearly renewable and convertible term life insurance that can adapt to your changing goals and needs. Its flexible features and short-term commitment are suitable for breadwinners and individuals who are about to undergo several life changes, like investing in a new house, starting a family, or sending kids to school. Just say the word and kaya niyang mag-adjust!

And in case the Insured passes, this product can help beneficiaries adjust and weather through changes.



#### Income Continuity Plan

Dahil maraming umaasa sa'yo, let them have something to lean on through any eventuality. In case the Insured passes, beneficiaries will receive a Death Benefit equivalent to the Policy Amount.



#### Easy on the pocket

Peace of mind doesn't have to be expensive. For as low as P24 a day, you can get year-long financial coverage.



#### Yearly renewable and convertible

Because change is the only thing that's constant in our lives, you need a flexible plan na kayang makipagsabayan. You're free to convert your policy to whole life, endowment, or VUL without the need for re-underwriting depending on your shifting priorities.



#### Automatic Acceptance\*

Regardless of medical history or health status, tanggap ka dito! With Pioneer Income Saver, enjoy automatic acceptance without undergoing strict medical underwriting.

\*Insured will still be evaluated for other underwriting risk factors.



#### Option to add Policy Fund Rider

Maraming pwedeng mangyari in a year, so make sure you have a financial safety net. You have the option to add a Policy Fund Rider that can grow your funds faster vs. saving in a bank. You can rely on these savings for big life changes or unexpected expenses.