PIONEER®

LifeFORWARD+

Pioneer LifeFORWARD+ is a traditional insurance plan that helps you and your loved ones move forward from life's financial challenges, giving you the confidence you need to live your life to the fullest.

GUARANTEED PROTECTION
A **lump-sum cash benefit equal to 100% of the basic policy amount** in case of the untimely demise of the Insured.

FREE LIVING CARE BENEFIT*
Receive 50% of the policy amount when the Insured is diagnosed with a terminal illness.

FLEXIBLE RIDERS
Have the **freedom to choose any add-on benefit** that fits your financial needs.

GUARANTEED PAYMENT TERMS
LifeFORWARD+ premiums are level and payable for a fixed period of either five (5), ten (10), or twenty (20) years.

ANNUAL (NON-GUARANTEED) DIVIDENDS
Boost the policy further with additional non-guaranteed dividends!

MATURITY BENEFIT
Receive 100% of the policy amount upon reaching the expiry date, if the Insured is alive.

*Notes: Some riders are subject to the specific guidelines set by Pioneer Life and may contain pre-existing provisions, as such, details about (1) the right to a 15-day Free Look Period that allows you to cancel your rider without penalty, and (2) Rider benefits such as pre-existing conditions as an exclusion can be found on the policy rider document. *Subject to the terms and conditions of the Rider, the maximum Rider Benefit Amount that may be advanced against the basic Policy Amount shall not exceed PHP 2,000,000.*

ADD-ON RIDER BENEFITS:

MedSafe Benefit
Get 25% of the basic Policy Amount when hospitalized as an in-patient, subject to satisfying the Deductible definition. The benefit can be claimed twice throughout the lifetime of the rider benefit.

Term-to-Age 85 Benefit
Provides an additional lump sum benefit upon the death of the Insured.

Accidental Death Benefit
Provides additional benefit on top of the death benefit if the Insured's death is caused by an accident.

Hospital Income Benefit
Provides daily cash benefit if the Insured is confined in a hospital and twice the cash benefit amount if the insured is admitted in the ICU.

Critical Illness Benefit
Provides a lump-sum cash benefit if the Insured is diagnosed with one of the listed Critical Illnesses.

Disability Waiver of Premium Benefit
Waives all remaining future premium payments if the Insured suffers from Total and Permanent Disability.

Critical Illness Waiver of Premium Benefit
Waives all remaining future premium payments if the Insured is diagnosed with Cancer, Heart Attack, or Stroke.

Policy Fund
A supplementary fund where additional deposits may be made to help pay future premiums.

Pioneer Life Inc. is regulated by the Insurance Commission (IC).
Pioneer House BGC, 5th Avenue cor. 26th Street, Bonifacio Global City, Taguig City 1635, Philippines
Tel. +63 2 8812 7777 or +63 2 7750 9999 ▪ www.pioneer.com.ph

PIONEER® LifeFORWARD+

At the plan's maturity, John received **Php1,000,000** from his **Pioneer LifeForward+** policy.

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During this period, in case he meets his untimely demise, his beneficiaries will receive **Php1,000,000**.

By age 63, he got into an accident and his hospital bills reached Php400,000. For the 2nd time around, he was able to claim **Php250,000** from his **MedSafe Benefit**.

63

When John turned 53, he was diagnosed with cancer. Thankfully, his policy has the **Critical Illness Benefit** rider, so he was able to receive **Php1,000,000** to help cover the medical expenses.

53

At 41, he was hospitalized and underwent major surgery. His bill amounted to Php 550,000! However, with his **MedSafe Benefit** in place he received a **Php250,000** claim that reduced his financial burden.

41

John | Male | Age: 30
Basic Policy Amount: Php1,000,000
Critical Illness Benefit: Php1,000,000
Medsafe Benefit | Deductible: Php250,000
Annual Premium: Php51,227 (10yrs)

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Email insure@pioneer.com.ph for more details or for a proposal.

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MedSafe Benefit

MedSafe is a benefit rider you can add to your insurance plan to help cover medical emergencies. With MedSafe, you and your loved ones have financial support when paying medical bills—so you can focus on recovery, even after you're discharged from the hospital.

- Get more value from your coverage from a Rider Benefit that offers **25% of your basic policy amount**, giving you enhanced protection and greater peace of mind*.
- Claim up to **2X** during the duration of the benefit.
- Multiple deductibles** to choose from: **Php150K, Php200K, Php250K or Php300K**. Perfect for budget flexibility!

**Hospital confinements due to sickness shall be subject to a ninety (90)-day waiting period from the Policy Issue Date or the effective date of the policy's latest reinstatement, whichever is later. For accident-related hospital confinements, coverage shall commence on the Policy Issue Date or the effective date of the policy's latest reinstatement.*

*** Deductible refers to the portion of Hospital Confinement Expenses that the Insured must bear before any benefits under this Policy become payable. Once the applicable deductible threshold has been exceeded, the rider benefit amount becomes payable in accordance with the terms and conditions of this policy. Refer to the policy for full description as to what will be considered in the deductible.*

Critical Illness Benefit

Add a **Critical Illness Benefit** to your **Pioneer LifeFORWARD+** policy and get covered against these fifteen (15) critical illnesses, including **Cancer, Heart Attack and Stroke**.

- Heart Attack (Acute Myocardial Infarction)
- Stroke
- Cancer
- Multiple Sclerosis
- Coronary Artery Surgery
- Heart Valve and Structural Surgery
- Kidney Failure
- Major Organ Transplant
- Benign Brain Tumor
- Motor Neuron Disease
- Muscular Dystrophy
- Aortal Surgery
- Bacterial Meningitis
- Poliomyelitis
- Parkinson's Disease

Notes: MedSafe/Critical Illness benefit riders are subject to the specific guidelines set by Pioneer Life and may contain pre-existing provisions, as such, details about (1) the right to a 15-day Free Look Period that allows you to cancel your rider without penalty, and (2) Rider benefits such as pre-existing conditions as an exclusion can be found on the policy rider document.

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