



# FAQs

## 1 What is the face amount of Cocolife Aruga?

Cocolife Aruga is available for a minimum face amount of P300,000 and a maximum face amount of P5,000,000.

## 2 What are the payment periods and issue ages?

SIMPLIFIED ISSUE OFFER	
10-pay	0 to 45
15-pay	0 to 40
REGULAR UNDERWRITING	
10-pay	0 to 50
15-pay	0 to 50
20-pay	0 to 45

## 3 How long is the policy coverage?

Cocolife Aruga policyholders are covered until age 85 for both Simplified Issue Offer (SIO) and Regular Underwriting variants.



Cocolife shares your dream of an improved and secured quality of life. This is why we develop products which give you freedom to design according to your needs and resources.

You can also explore Cocolife's array of products and services that includes income protection, investments, healthcare, education, pension, and retirement plans — all meant to ensure that your future and those of your loved ones are taken care of.

We assure you that Cocolife will provide you with only the highest quality of service, as we have done for the past 40 years. It is a commitment that made us the first ISO-certified life insurance company in the Philippines.

As one of the recognized industry leaders, Cocolife will continue to keep its promise to actively help create a better life for you.



Atty. Jose Martin A. Loon  
President and CEO



# COCOLIFE

BELIEVING IN THE FILIPINO



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# ARUGA



Caring for you and your family during unexpected health setbacks





Just the thought of getting sick can give you sleepless nights. The cost of hospitalization and medical bills can wipe out your savings in an instant. There are so many stories of families losing everything just to save the life of a loved one. How can you protect yourself from this scenario?

Cocolife Aruga is what you need to ease your worries. It is a life and health insurance plan that covers your medical expenses and provides for your future needs.

It is the first plan designed in the Philippines to offer results-oriented health coverage beyond the usual lists of defined illnesses.

Cocolife Aruga is loaded with benefits which care for your health and safety.



## CARING FOR YOUR MAJOR HEALTH CONDITIONS

Get guaranteed cash benefit equivalent to 100% of your plan's face amount, less any advanced minor health condition benefits paid, if you experience any of the listed conditions: **life impact, major loss, or specific illness.**



## Life Impact Condition

If you suffer from a medical condition that will affect your way of life, receive a cash benefit when you are unable to work or study for eight (8) or more consecutive weeks and experience two (2) or more of the following:

- Uninterrupted and continuous stay in the hospital for ten (10) or more consecutive days
- Admitted and stayed in the ICU for three (3) or more consecutive days
- Registered Medical Specialist confirms lifelong medication is needed
- Underwent surgery under general, spinal, or epidural anesthetic



OR

## Major Loss Condition

Should you experience any of the following, due to an illness or accidental injury, rest assured this plan will take care of you:

- Permanent advance cognitive impairment
- Permanent need for wheelchair
- Permanent loss of use of 2 limbs, or both hands, or all fingers and both thumbs, or both feet, or sight of both eyes, or hearing, or speech

OR



## Specific Illness Condition

Cocolife Aruga will support you with this benefit when you get diagnosed with one of these specific illnesses which are the leading causes of death in the Philippines:

- Cancer
- Heart attack
- Stroke



## CARING FOR YOUR MINOR HEALTH CONDITIONS

Not only are you protected from major health conditions, Cocolife Aruga also takes care of your minor health challenges. This plan will provide cash benefits equal to 20% of its face amount up to two minor health condition claims.

Applicable to the first diagnosis of any of the following early-stage critical illnesses:

1. Angioplasty and Stenting for Carotid Arteries
2. Carcinoma-in-situ
3. Cardiac Pacemaker Implantation
4. Carotid Artery Surgery
5. Cerebral Aneurysm or Arteriovenous Malformation Requiring Surgery
6. Early Stage Malignancy
7. Early Thyroid Cancer
8. Endovascular Treatment of Cerebral Aneurysm
9. Endovascular Treatment of Peripheral Arterial Disease
10. Less Severe Heart Attack



## CARING FOR YOUR LOVED ONES<sup>[1]</sup>

Cocolife Aruga has a Death Benefit which provides life insurance protection equivalent to 100% of your plan's face amount should anything happen to you. You need not worry about the financial security of your loved ones.



## CARING FOR YOUR FUTURE

Cocolife Aruga offers a Return of Premium. You will receive 100% of the total basic premiums paid less any minor health condition claims if you outlive your policy, provided that there is no major health condition benefit paid.

<sup>[1]</sup> 100% of the Face Amount, less any minor health condition benefit claims, will be paid in case of death of the Insured or if he/she is diagnosed with a major health condition, whichever comes first, and the policy will terminate after.



## MEET COLLEEN

Colleen is a 30-year old single parent who works as a full-time accountant on the weekdays, and a business owner on the weekends. She maintains a healthy and active lifestyle, but she fears it is not enough.

Colleen is worried about how she will cover her medical expenses in case she experiences an illness or accident. To prepare for unforeseen circumstances, Colleen easily gets Cocolife Aruga through its Simplified Issue Offer (SIO) to care for her health and the future of her two young children.

Her Cocolife Aruga plan comes with a **P300,000** face amount that allows her an affordable monthly payment of **P1,924.46** for 10 years.

### Let's look at Colleen's benefits:



#### MAJOR HEALTH COVERAGE

Colleen will receive P300,000 so she doesn't need to worry about medical expenses supposing she suffers from a major health condition that can affect her way of life.



#### MINOR HEALTH COVERAGE

If diagnosed with one of the ten early-stage critical illnesses covered by Cocolife Aruga, she will receive cash benefits worth P60,000 to fund her treatment and recovery.



#### DEATH BENEFIT

Should anything happen to Colleen, her beneficiaries will receive P300,000 to help them overcome life's challenges.



#### RETURN OF PREMIUM

If Colleen remains healthy at the end of her policy, she will receive 100% of the total basic premiums paid amounting to **P230,935.20**. This will allow her and her children to live a comfortable life ahead.





## MEET CHRIS

Chris is a senior manager in a big retail company. Despite his busy schedule, he regularly exercises and sticks to a healthy diet. But as a 40-year old, Chris knows it's due time that he invests in a comprehensive life and health plan in case the unexpected happens – be it an accident or sudden illness.

Chris commits his savings to Cocolife Aruga for **P6,467.18** per month for 10 years with a **P1,000,000** face amount to ensure his family's future is taken care of.

### Let's look at Chris's benefits:



#### MAJOR HEALTH COVERAGE

If Chris will be diagnosed with a Major Health Condition, he will receive a health and medical coverage worth P1,000,000 if he meets any of the criteria under Life Impact Condition, Major Loss Condition, or Specific Illness Condition.



#### MINOR HEALTH COVERAGE

Chris will receive P200,000 which is equivalent to 20% of his plan's face amount if he is diagnosed with one of the listed early-stage critical illnesses, allowable up to two claims.



#### DEATH BENEFIT

Cocolife Aruga provides life insurance protection. Chris's beneficiaries will receive P1,000,000 and will not carry any financial burden if he passes away.



#### RETURN OF PREMIUM

Cocolife will give back 100% of the total basic premiums paid by Chris equivalent to **P776,061.60** if he outlives his policy without experiencing any major health condition and minor health condition. Chris can use this fund to reach his future wants and needs.

