

FAQs

How often do I need to pay to keep my policy?

Cocolife Zenith is a single-pay variable life insurance. Thus, it is a one-time commitment. This saves you from the pressure of meeting payment cut-offs.

What are the charges that come with this product?

Cocolife Zenith has no premium charge! However, there will be a monthly insurance charge in respect of the basic benefit starting on your first policy year.

Can I add more coverage to this plan?

Currently, no riders or top-ups can be added to this plan.

Why do I need to invest my US dollar?

The US Dollar is the most powerful currency in the world. Through Zenith Dollar, you can diversify your assets across different investments. It is an opportunity to explore the global market!

What fund allocation is the best?

Each fund allocation has its unique advantages. Ultimately, it will be based on your risk appetite and specific investment goals. But do not fret, you can always talk to a Cocolife agent for consultation.



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**
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Reach the highest potential of your hard-earned money with Cocolife's groundbreaking insurance and investment plan.

This is not a deposit product. Earnings are not assured and principal amount invested is exposed to risk of loss. This product cannot be sold to you unless its benefits and risks have been thoroughly explained. If you do not fully understand this product, do not purchase or invest in it.

ZENITH

COCOLIFE ZENITH is a single pay variable life insurance that allows you to build your wealth for the future while staying insured and protected at present. It is available in both peso and dollar denominations.

These competitive benefits await when you invest in **Zenith**:



EXPERIENCE GUARANTEED LIFE INSURANCE COVERAGE

Zenith provides life insurance coverage. Your loved ones will be protected should anything unwanted happen to you.



GROW YOUR INVESTMENT AT ZERO PREMIUM CHARGE

With Zenith, you can grow your funds faster and achieve high returns without any premium charge.



ENJOY A LOYALTY BONUS

Maintain your policy for at least 10 years to enjoy the loyalty bonus which will be directly credited to your fund.



WITHDRAW ANYTIME*

Funds can be partially or fully withdrawn anytime in case of need without having to terminate your policy.



SWITCH FUNDS EASILY*

Manage your funds without any hassle. You can easily apply to change your fund allocation anytime.



GET MAXIMUM YIELDS

With Zenith, you can make the most out of your investment. You can enjoy lower transaction costs, access to several investment opportunities, preferred rates, and the services of full-time professional fund managers.

*May be subject to charges

ZENITH FUND OPTIONS

Depending on your risk appetite, here are the fund options you can choose from:

PESO FIXED INCOME FUND

This fund is invested in a portfolio of short and long-term fixed income-securities, which generates regular interest income and dividends to the fund.

PESO EQUITY FUND

This fund is invested in a diversified portfolio of peso-denominated Philippine Stock Exchange-listed blue chip, growth stocks, and equity securities.

PESO BOND FUND

This fund is invested in a diversified portfolio of government securities, select corporate bonds, and other marketable instruments - all of which are fully guaranteed by the Republic of the Philippines.

On the other hand, you can invest your dollars in this particular fund:

DOLLAR BOND FUND

This fund is invested primarily in US Dollar-denominated, fixed income instruments and related securities, which allows you to achieve attractive returns.

