

"I have no way of predicting the future. I want some assurance that I will have the resources to live a comfortable life."



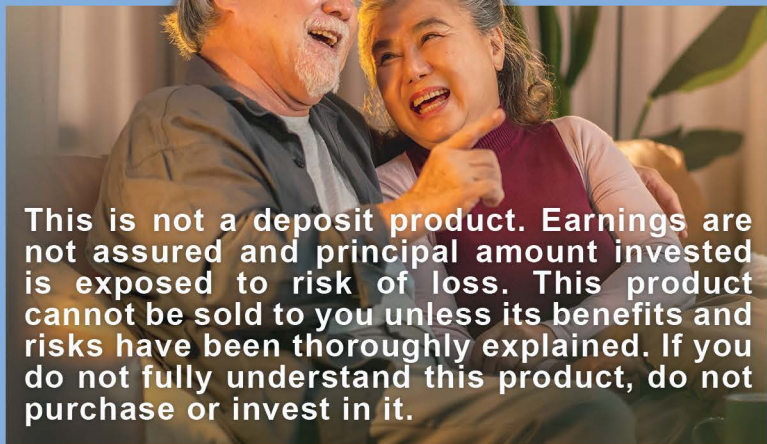
Kiefer C. Ravena
Gilas Pilipinas Team Captain

LIFE
LESSONS

**Always
Plan
Ahead**



FLEXI
RETIREMENT

A photograph of an elderly couple sitting together and laughing joyfully. The man is on the left, wearing a grey shirt, and the woman is on the right, wearing a maroon vest over a light-colored shirt. They are both looking at each other and laughing.

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.

FLEXI RETIREMENT

There is income even when you retire

Retirement should be the time to relish the fruits of your labor. With our Flexi Retirement Plan, you can start building your funds and prepare for your days of leisure and relaxation.

WHAT IS FLEXI RETIREMENT?

Flexi Retirement is an investment and insurance plan that gives you the freedom to tailor-fit your plan based on your needs. You can look forward to retirement knowing you have the resources to continue living comfortably.



PRODUCT FEATURES

LIFE INSURANCE PROTECTION

Flexi Retirement provides coverage that ensures financial support for your loved ones in the event of untimely demise.

DIVERSIFIED INVESTMENT MIX

Depending on your risk appetite, here are the different Fund Options you can choose from:

- Peso Guaranteed Fund
- Peso Fixed Income Fund
- Peso Equity Fund
- Peso Bond Fund

FUND SWITCHING OPTIONS*

You can switch your investment mix anytime, depending on your investment plans and goals.

INCREASE INVESTMENT ANYTIME

No need to wait for your policy anniversary to add to your investment. You can do it anytime via cash or check.

WITHDRAW ANYTIME*

No need to worry about withdrawing your money. Flexi Retirement allows you to withdraw anytime.

FLEXIBLE PAYMENT OPTIONS

Flexi Retirement is available in various payment modes depending on your financial capacity or goals. It can be paid regularly or for a shorter period of 5, 7, 10, 15, or 20 years.

POLICY ENHANCEMENT

Enhance your policy with the following riders:

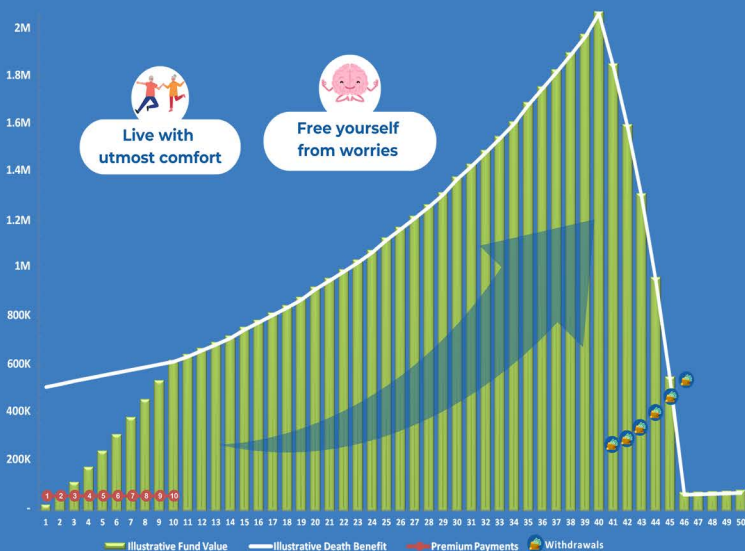
- Accidental Death and Dismemberment (AD&D)
- Waiver of Premium Upon Disability (WPD)
- Critical Illness Benefit Rider (CIBR)
- Payor's Benefit Rider (PBR)

**May be subject to charges*

ILLUSTRATIVE VALUES

This brochure should not supersede the Sales Illustration.

SAMPLE ILLUSTRATION 1	
Php 60,000 per year ¹	
ILLUSTRATIVE FUND VALUE ²	
Age	4%
60	1,371,934
65	1,680,965
70	2,060,356
Sample Retirement Benefit Schedule (at age 71)	
Age	Net Partial Withdrawal ³
71	300,000
72	325,000
73	350,000
74	400,000
75	450,000
76	500,000
Total	2,325,000
ILLUSTRATIVE FUND VALUE ²	
Upon receiving the final retirement benefit (at age 76)	
4%	
63,399	
Php500,000 Initial Death Benefit ⁴	



¹ All figures are based on a 30-year old male client using Flexi 10 (Option 1). Annual payment already includes top-up premium.

² Projected returns are not guaranteed and are dependent on the client's fund choice and market condition, and may be below the values shown above.

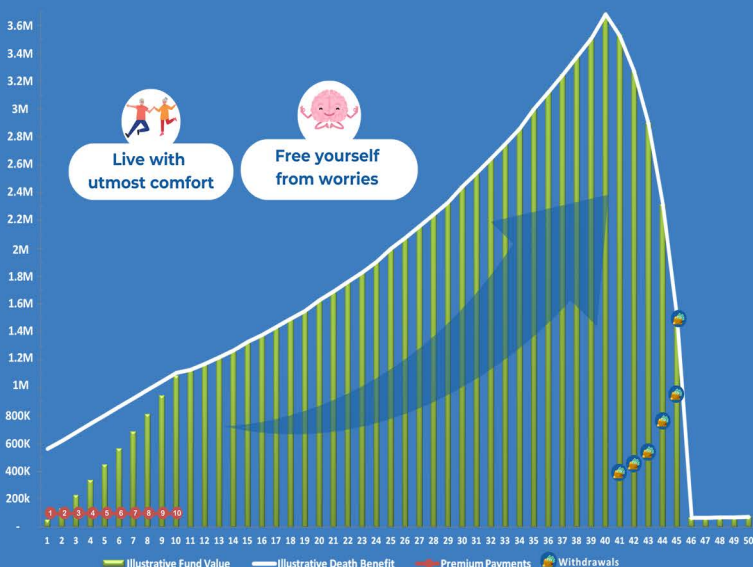
³ Sample schedule if the insured decides to start receiving his retirement benefits at age 71.

⁴ Death Benefit will be adjusted with each top-up premium and partial withdrawal, and may also be based on Fund Value.

ILLUSTRATIVE VALUES

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SAMPLE ILLUSTRATION 2	
Php 100,000 per year ¹	
ILLUSTRATIVE FUND VALUE ²	
Age	4%
60	2,447,561
65	3,001,493
70	3,681,546
Sample Retirement Benefit Schedule (at age 71)	
Age	Net Partial Withdrawal ³
71	300,000
72	400,000
73	500,000
74	700,000
75	900,000
76	1,500,000
Total	4,300,000
ILLUSTRATIVE FUND VALUE ²	
Upon receiving the final retirement benefit (at age 76)	
4%	
65,773	
Php500,000 Initial Death Benefit ⁴	



¹ All figures are based on a 30-year old male client using Flexi 10 (Option 1). Annual payment already includes top-up premium.

² Projected returns are not guaranteed and are dependent on the client's fund choice and market condition, and may be below the values shown above.

³ Sample schedule if the insured decides to start receiving his retirement benefits at age 71.

⁴ Death Benefit will be adjusted with each top-up premium and partial withdrawal, and may also be based on Fund Value.



Cocolife shares your dream to be secure, comfortable, content, and happy.

This is why we came up with our Cocolife Flexi series which gives you the freedom to design your own investment and insurance plan according to your resources and specific needs.

You can choose from Cocolife's array of products that includes life insurance and income protection, long-term investments, healthcare, education, pension, and retirement plans—all of which are 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 insurance company in the Philippines.

As one of the recognized industry leaders, Cocolife is keeping its promise to actively help create better lives for you.

Atty. Martin A. Loon
President and CEO



COCOLIFE

BELIEVING IN THE FILIPINO

For any clarification and inquiries,
please contact your Account Executive or Cocolife Hotline.

COCOLIFE HOTLINE
8810-7888

COCOLIFE Building, 6807 Ayala Avenue, Makati City
Website: www.cocolife.com

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