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 45 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

📞 **8810-7888**

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COCOLIFE LIFEMAX

Enjoy your life to the fullest with guaranteed coverage and guaranteed benefits!

In today's fast-paced world our lives are full of responsibilities and uncertainties. While it is our responsibility to ensure a secured future for our loved ones, we also need to find ways to grow our hard-earned money to achieve our life goals. Cocolife designed a simple and straightforward solution to help you lead a financially-secured life as you fulfill your needs and wants.

COCOLIFE LIFEMAX is a non-participating, limited pay endowment plan that provides **guaranteed protection coverage and guaranteed returns through cash endowment payouts.** This product provides coverage for **20 years to the insured aged 5 to 50 years old.**

DEATH BENEFIT
Cocolife LifeMax offers life insurance coverage equivalent to 200% of the plan's face amount, ensuring that the insured's family is well protected should anything happen to the insured during the term of the plan.

GUARANTEED RETURNS
The policyholder will receive guaranteed cash returns through the maturity benefit and anticipated endowments as long as the insured is alive.

MATURITY BENEFIT
If the insured outlives his Cocolife LifeMax policy, then the policyholder will receive 100% of the plan's face amount.

ANTICIPATED ENDOWMENTS
Cocolife LifeMax provides cash payouts equivalent to 10% of the plan's face amount at the end of the 10th, 12th, 14th, 16th, and 18th policy year, and 15% at the end of the 15th policy year as long as the insured is still alive. This will help the policyholder save regularly over a specific period of time which can be used to achieve his future goals.

FLEXIBLE PAYMENT OPTIONS
Cocolife LifeMax is payable for either 5 years or 10 years, and the premium can be paid annually, semi-annually, quarterly, and monthly.
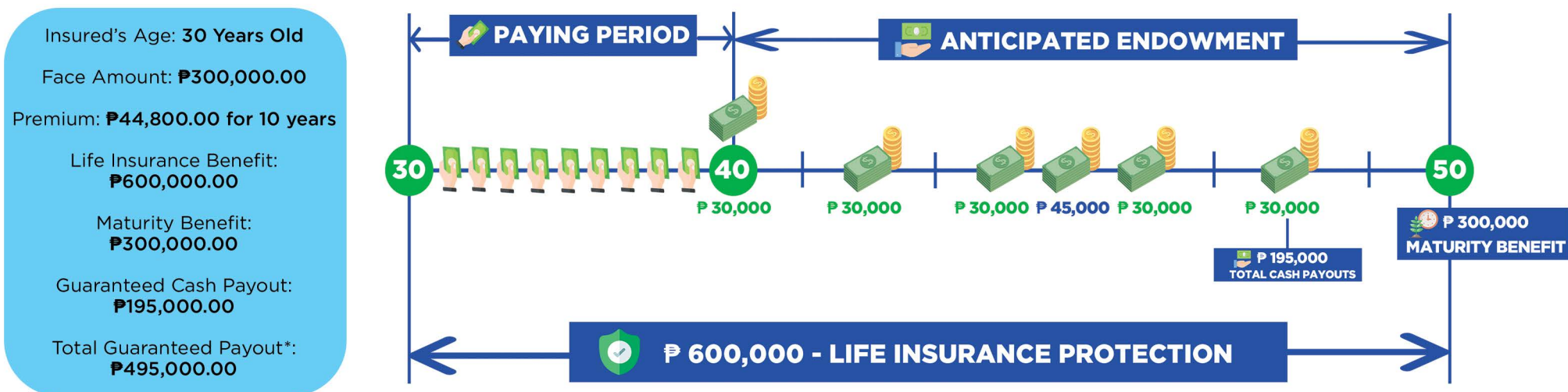
PLAN ENHANCEMENT RIDERS
To fully maximize the Cocolife LifeMax plan, the policyholder can add these following riders:
- *Waiver of Premium upon Disability*
- *Payor's Benefit Rider Due to Death*
- *Payor's Benefit Rider Due to Death and Disability*
- *Accidental Death and Dismemberment*

ILLUSTRATIVE VALUES - COCOLIFE LIFEMAX 10

Insured's Age: **30 Years Old**

Face Amount: **₱300,000.00**

Premium: **₱44,800.00 for 10 years**

Life Insurance Benefit: **₱600,000.00**

Maturity Benefit: **₱300,000.00**

Guaranteed Cash Payout: **₱195,000.00**

Total Guaranteed Payout*: **₱495,000.00**

PAYING PERIOD — **ANTICIPATED ENDOWMENT**

30 — 40 — 50

₱ 30,000 ₱ 30,000 ₱ 30,000 ₱ 45,000 ₱ 30,000 ₱ 30,000

₱ 195,000 TOTAL CASH PAYOUTS

₱ 300,000 MATURITY BENEFIT

₱ 600,000 - LIFE INSURANCE PROTECTION

Note:
- Values that appear in this illustration may differ from those of the policy contract due to small rounding off errors. While we have made every effort to ensure accuracy, errors and omissions may have occurred in the preparation of this illustration. The terms and conditions that shall bind the parties are expressly provided for in the policy contract.
- The above is only a summary illustration of the major benefits of your policy. You should refer to your agent or to Cocolife for more information.
*The Total Guaranteed Payout refers to the sum of Total Cash Payouts and the lump sum Maturity Benefit worth 100% of the plan's face amount that will be paid if the insured outlives the 20-year coverage period.