



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



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THE FINANCIAL PRODUCTS OF UNITED COCONUT PLANTERS LIFE ASSURANCE CORP. (COCOLIFE) ARE NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION AND ARE NOT GUARANTEED BY LAND BANK OF THE PHILIPPINES.



 **COCOLIFE**
MONEY ACCUMULATOR SERIES

**UNLIMITED GROWTH
FOR YOUR
INVESTMENTS**

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.



Cocolife Money Accumulator Classic (MAC) is a peso regular pay variable product that provides life insurance protection and guaranteed capital growth, with access to different fund options at a minimal cost.



Cocolife Money Accumulator Preferred (MAP) is a single pay, variable product that provides life insurance protection and gives you the opportunity to invest in different funds with higher rates compared to other savings plan in the market. MAP is available in Peso and US dollar denominations.

FUND OPTIONS

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.

While MAP allows you to invest in this dollar 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.

Achieve your goals for the future with Cocolife's Money Accumulator Series! Anyone from 1-70 years of age can avail this plan.

Experience these benefits once you invest in Money Accumulator Series.



ENJOY A LOYALTY BONUS

Once you reach the end of your 10th policy year and every five years thereafter, you will be eligible for a loyalty bonus, which will be directly credited to your fund.



BE FINALLY SECURED WITH MINIMAL COSTS

Money Accumulator offers low initial premium and is one of the most affordable variable life products in the market.



ACCESS TO A DIVERSIFIED INVESTMENT MIX

Money Accumulator is available in peso and dollar denominations and in different fund allocations.



SWITCH FUNDS FOR FREE AND WITHDRAW ANYTIME*

You can apply to switch to a different fund allocation and withdraw your funds either in full or partial.



CUSTOMIZABLE BENEFITS THROUGH TOP-UPS

The Money Accumulator is a flexible product that caters to your needs. Through our top-ups and additional riders, you can increase your living and insurance benefits.

*MAY BE SUBJECT TO CHARGES





ILLUSTRATIVE VALUES

Issue Age	30
Face Amount	1,000,000.00
Annual Premium	21,300.00

At 4%

Policy Year	Account Value	Death Benefit
1	-	1,000,000.00
5	55,044.83	1,000,000.00
10	173,450.62	1,000,000.00
15	317,793.17	1,000,000.00
20	492,987.28	1,000,000.00
25	708,165.33	1,000,000.00
30	979,526.36	1,000,000.00

At 10%

Policy Year	Account Value	Death Benefit
1	-	1,000,000.00
5	62,144.78	1,000,000.00
10	227,994.80	1,000,000.00
15	498,173.05	1,000,000.00
20	942,039.73	1,000,000.00
25	1,672,876.29	1,672,876.29
30	2,859,318.75	2,859,318.75

Note:

- This brochure should not supersede the Sales Illustration
- Projected returns are not guaranteed. The client's fund choice and current market conditions may affect the values shown above.

ILLUSTRATIVE VALUES

Issue Age	30
Face Amount	1,250,000.00
Single Premium	1,000,000.00

At 4%

Policy Year	Account Value	Death Benefit
1	997,633.07	1,250,000.00
5	1,165,044.55	1,250,000.00
10	1,430,031.37	1,430,031.37
15	1,755,624.83	1,755,624.83
20	2,155,350.31	2,155,350.31

At 10%

Policy Year	Account Value	Death Benefit
1	1,055,282.03	1,250,000.00
5	1,544,338.20	1,544,338.20
10	2,506,878.18	2,506,878.18
15	4,069,340.66	4,069,340.66
20	6,605,639.45	6,605,639.45

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