

**LIFE**  
LESSONS

*"One of my biggest achievements is my college degree. This is my insurance to a stable, better future."*



**Kiefer C. Ravena**  
Gilas Pilipinas Team Captain

**Value  
Education**



**FLEXI**  
**EDUCATION**



# **FLEXI EDUCATION**

## **Insure the future of your child**

Quality education leads to a world full of exciting opportunities and possibilities for your children. Amid rising tuition fees and school expenses, you can afford to give them the best with our Flexi Education Plan.

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## **WHAT IS FLEXI EDUCATION?**

Flexi Education is an investment and insurance plan. It provides you with options that can help you design an educational plan for your children according to your budget and available resources.

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## **FUNDS FOR EDUCATION**

Flexi Education provides you with cash earnings you can use for the education of your children.



# PRODUCT FEATURES

## LIFE INSURANCE PROTECTION

Flexi Education 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 Education allows you to withdraw anytime.

## FLEXIBLE PAYMENT OPTIONS

Flexi Education 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

Flexi Education is packaged with either of the following riders:

- Payor's Benefit Rider Due to Death
- Payor's Benefit Rider Due to Death and Disability

Optional Rider:

- Accidental Death and Dismemberment (AD&D) for Insured's Issue Age 10 and up only

*\*May be subject to charges*

# ILLUSTRATIVE VALUES

This brochure should not supersede the Sales Illustration.

## SAMPLE ILLUSTRATION 1

Php 60,000 per year<sup>1</sup>

| Child's Age  | Net Partial Withdrawal <sup>2</sup> |
|--------------|-------------------------------------|
| 18           | 100,000                             |
| 19           | 120,000                             |
| 20           | 150,000                             |
| 21           | 190,000                             |
| <b>Total</b> | <b>560,000</b>                      |

**PLUS!** Php100,000 Graduation Gift

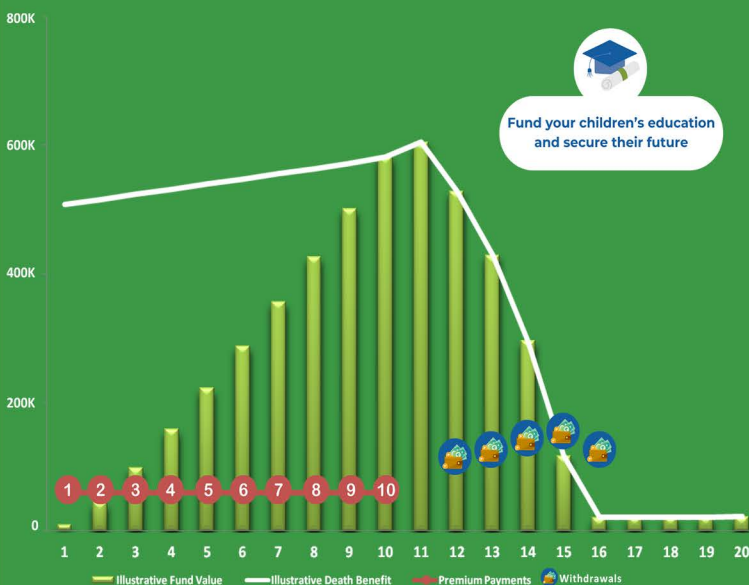
**ILLUSTRATIVE FUND VALUE<sup>3</sup>**

Upon child's graduation (at age 22)

4%

21,142

Php500,000 Initial Death Benefit<sup>4</sup>



<sup>1</sup> All figures are based on a 30-year old male client with a 6-year old child using Flexi 10 (Option 1) with Payor's Benefit Rider Due to Death and Disability. Annual payment already includes top-up premium.

<sup>2</sup> Sample schedule if the insured starts receiving his educational benefits at age 18.

<sup>3</sup> 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.

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



# ILLUSTRATIVE VALUES

This brochure should not supersede the Sales Illustration.

## SAMPLE ILLUSTRATION 2

**Php 100,000 per year<sup>1</sup>**

| Child's Age  | Net Partial Withdrawal <sup>2</sup> |
|--------------|-------------------------------------|
| 18           | 100,000                             |
| 19           | 150,000                             |
| 20           | 200,000                             |
| 21           | 250,000                             |
| <b>Total</b> | <b>700,000</b>                      |

**PLUS! Php 500,000 Graduation Gift**

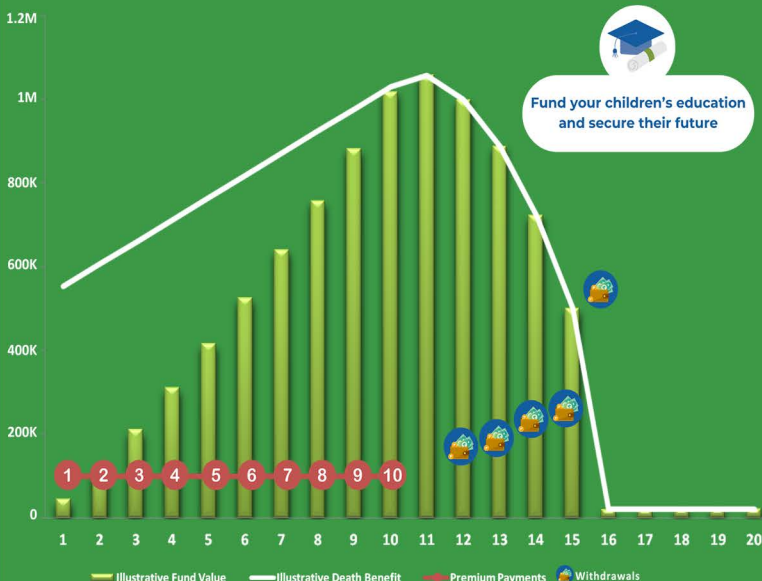
**ILLUSTRATIVE FUND VALUE<sup>3</sup>**

Upon child's graduation (at age 22)

4%

20,257

**Php500,000 Initial Death Benefit<sup>4</sup>**



<sup>1</sup> All figures are based on a 30-year old male client with a 6-year old child using Flexi 10 (Option 1) with Payor's Benefit Rider Due to Death and Disability. Annual payment already includes top-up premium.

<sup>2</sup> Sample schedule if the insured starts receiving his educational benefits at age 18.

<sup>3</sup> 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.

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



**C**ocolife 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**  
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