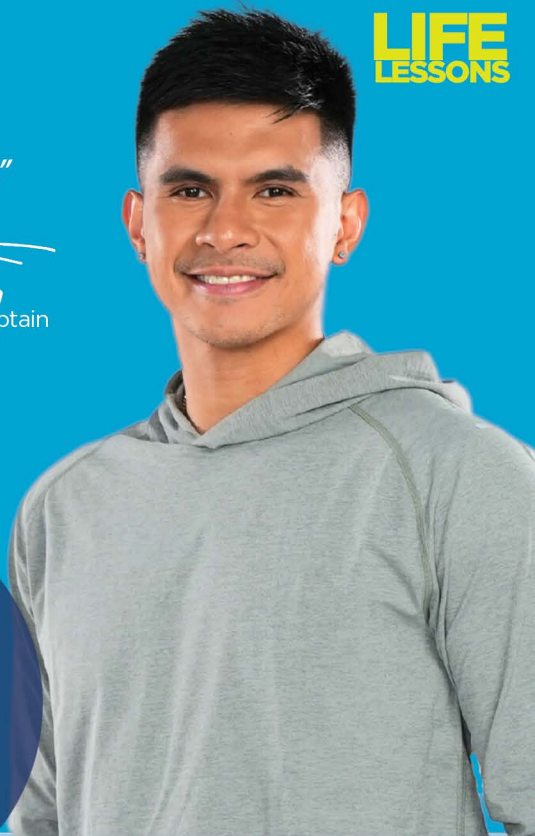


"My strength is
my family.
I do my best to
take care of them."

Kiefer Ravena

Kiefer C. Ravena
Gilas Pilipinas Team Captain

LIFE
LESSONS



**Take
care of
your
family**



FLEXI
PROTECTION



FLEXI PROTECTION

Secure your family

The future is uncertain, they say. But you can always prepare for your family's financial security and goals with our reliable Flexi Protection Plan.

WHAT IS FLEXI PROTECTION?

Flexi Protection is an investment and insurance plan. It is highly flexible that it gives you the freedom to design your protection plan based on your needs.

INCOME PROTECTOR

Flexi Protection is an income protector. In case of critical illness or disability, it will provide you with cash benefits to help you cope financially.



PRODUCT FEATURES

LIFE INSURANCE PROTECTION

Flexi Protection 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 Protection allows you to withdraw anytime.

FLEXIBLE PAYMENT OPTIONS

Flexi Protection 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

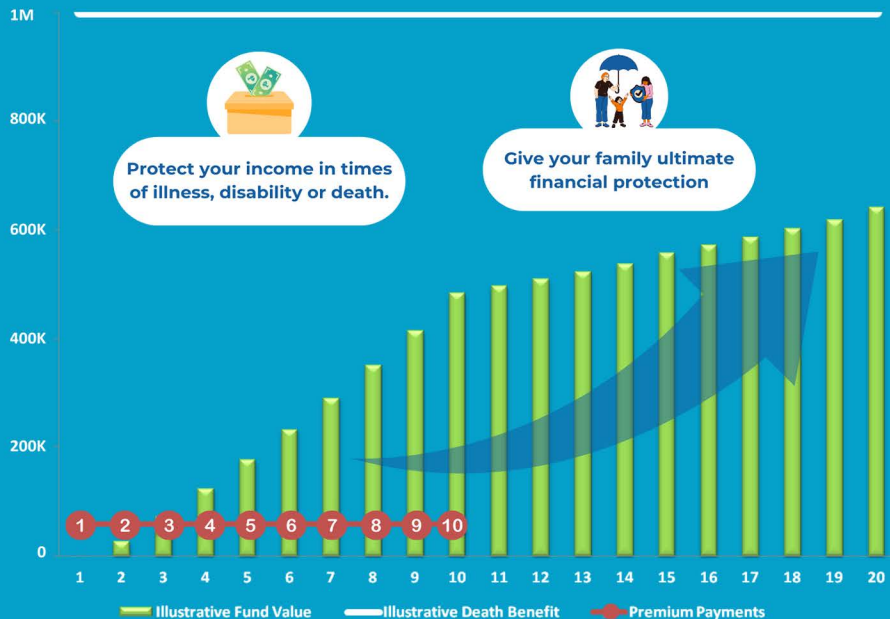
Flexi Protection is packaged with the following riders:

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

**May be subject to charges*

ILLUSTRATIVE VALUES

This brochure should not supersede the Sales Illustration.



SAMPLE ILLUSTRATION 1

Php 60,000 per year¹

ILLUSTRATIVE FUND VALUE²

Policy Year

4%

10

483,435

20

640,748

Php1,000,000 Initial Death Benefit³

PLUS!

Php200,000 Critical Illness Benefit
Php1,000,000 Accidental Death and Dismemberment

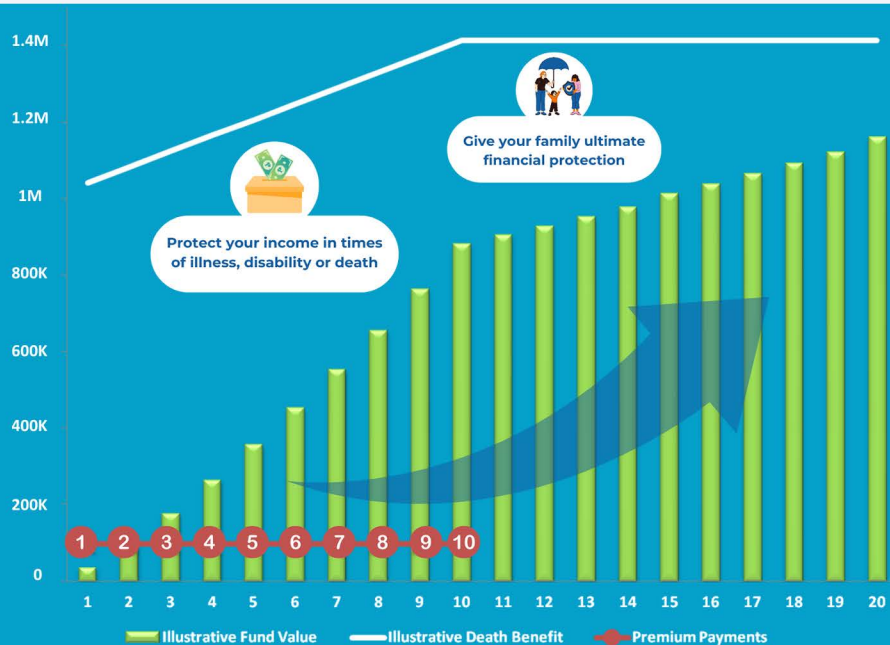
¹ All figures are based on a 30-year old male client using Flexi 10 (Option 1) with Critical Illness Benefit Rider (CIBR), Accidental Death and Dismemberment (ADD), and Waiver of Premium Upon Disability (WPD). The premium for the CIBR changes every 5 years.

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 here.

³ 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 year¹

ILLUSTRATIVE FUND VALUE²

Policy Year

4%

10

881,059

20

1,159,046

Php1,000,000 Initial Death Benefit³

PLUS!

Php500,000 Critical Illness Benefit

Php1,000,000 Accidental Death and Dismemberment

¹ All figures are based on a 30-year old male client using Flexi 10 (Option 1) with Critical Illness Benefit Rider (CIBR), Accidental Death and Dismemberment (ADD), and Waiver of Premium Upon Disability (WPD). The premium for the CIBR changes every 5 years. 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 here.

³ 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