M.O.S.T. 18 – MULTIPLE OPTION SUPER TERM 18

Leave a Legacy of Sound Judgment

The best way to show your love...

MB Life
MANILA BANKERS LIFE
Making Better Lives since 1967

IMG
INTERNATIONAL MARKETING GROUP

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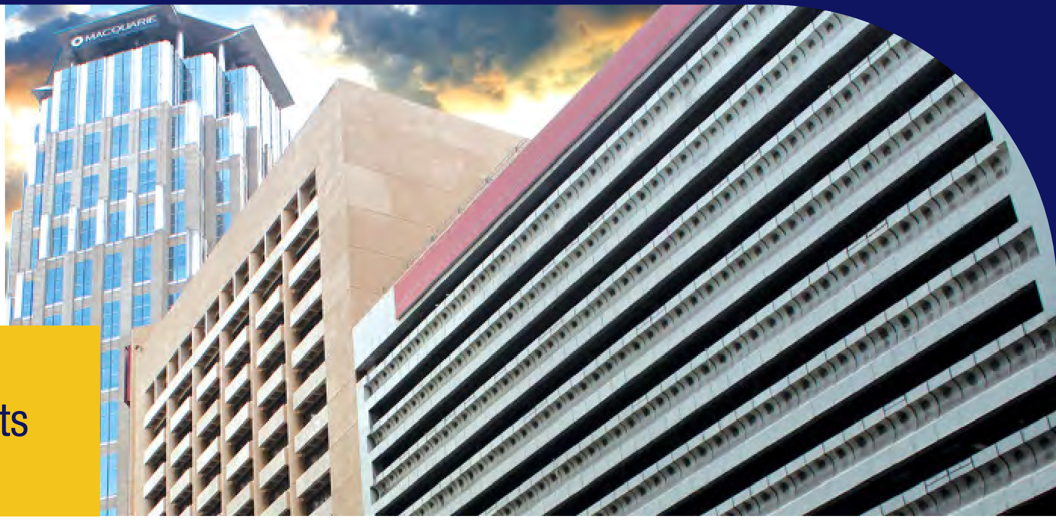
Educating Families Toward Financial Freedom



Studies show:

- Between debt and poor financial decisions, more people today are failing financially and have little or no knowledge of how to get back on track.

International Marketing Group (IMG) is a financial services marketing organization whose associates, through its affiliated companies, offer a broad array of products.

We are:

- A team of independent contractors with tremendous resources, dedicated to educating people about how money works.
- A leadership team with vast experience in the financial services industry, committed to helping people change the course of their financial futures.

Our Goal: To leave no family behind in our pursuit to help people around the world achieve financial independence.

1MILLION FINANCIALLY EDUCATED FAMILIES BY 2020

Knowledge is power, and IMG is determined to provide **1 million** families all over the world with a financial education that empowers them to have a better future

Why Families fail?

PROCRASTINATION

is one of the main reasons families fail financially.

Why ?

Most people:

- Don’t know where to begin.
- Don’t know what they need.
- Don’t know basic financial concepts.

Most People Don’t Plan to Fail.
They Fail to Plan.

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The way you think determines your financial future.

Let's consider

How people approach about their money and their financial futures.

Financial Reality Check

Rich Mentality

- Plan for the future.
- Put their money to work for them.
- Have their money professionally managed.
- Save on taxes.
- Own their business.
- Have adequate insurance protection.
- Have an emergency fund.
- Live debt-free.
- Live their retirement dreams.
- Live the lifestyle of their dreams.

Poor Mentality

- Have no strategy for their financial futures.
- Don't understand how money works.
- Earn a low rate of return on their money.
- Pay too much in taxes.
- Work for somebody else.
- Live paycheck by paycheck.
- Spend, not save their money.
- Don't have proper insurance protection.
- Have no money for emergencies.
- Are drowning in debts.
- Don't meet retirement goals and need to work beyond retirement age.

Which situation sounds familiar to you or to most people you know?

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Prepare your financial outlook for whatever life may offer.

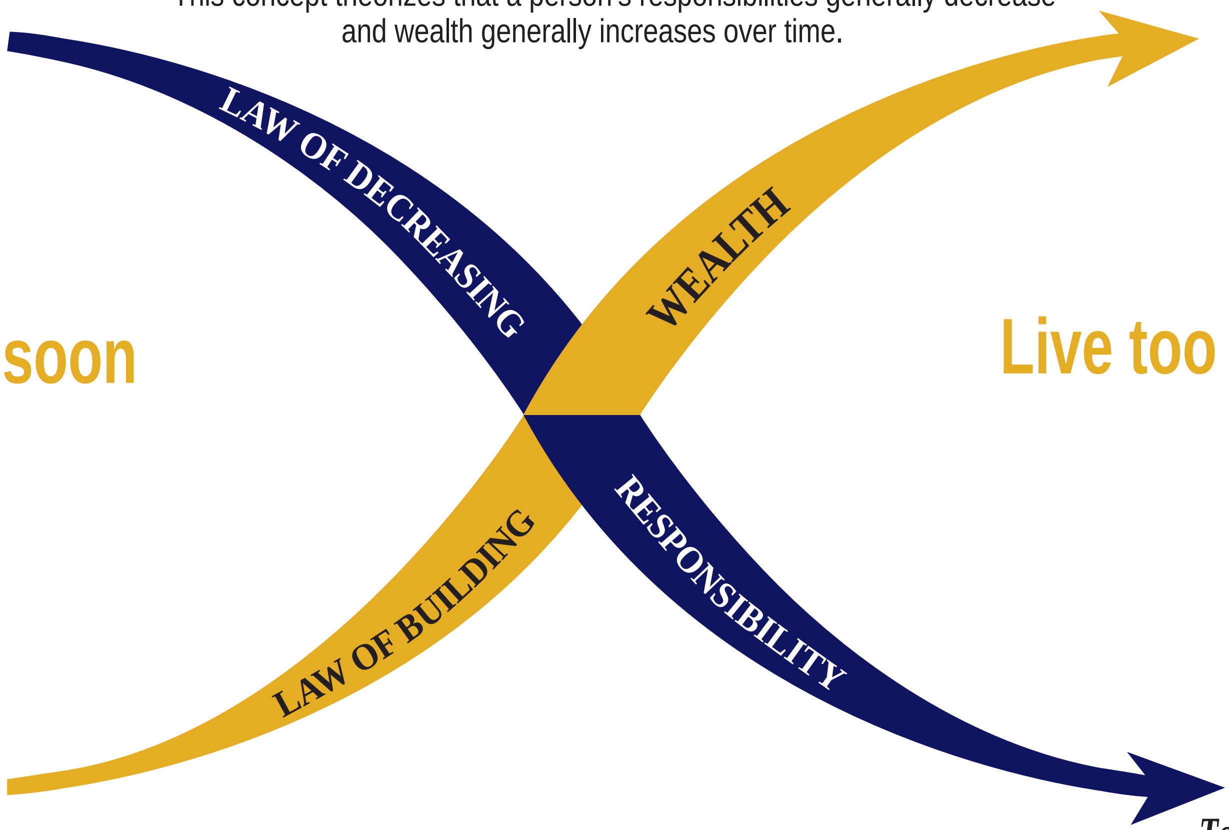
To complete your financial picture you must consider:

THE X-CURVE CONCEPT OF WEALTH & RESPONSIBILITY

YOU WORK FOR THE MONEY

This concept theorizes that a person's responsibilities generally decrease and wealth generally increases over time.

MONEY WORKS FOR YOU



Die too soon

Live too long

YOUNGER
Taking Care of Your Family

OLDER
Taking Care of Your Future

You must take care of your responsibilities while building your wealth.

Rule of 72- The Power of Compound Interest

" Albert Einstein called compound interest the eighth wonder of the world and mankind's greatest invention, because it is the mightiest force ever unleashed for the amassing of wealth".

72 / 4 = 18

At 4% Money doubles every 18 years

Age	Amount
29	₱100,000
47	₱200,000
65	₱400,000

72 / 8 = 9

At 8% Money doubles every 9 years

Age	Amount
29	₱100,000
38	₱200,000
47	₱400,000
56	₱800,000
65	₱1600,000

72 / 12 = 6

At 12% Money doubles every 6 years

Age	Amount
29	₱100,000
35	₱200,000
41	₱400,000
47	₱800,000
53	₱1,600,000
59	₱3,200,000
65	₱6,400,000

The difference between 4% versus 12% is ₱6,000,000.
₱6,000,000 is equivalent to 20 years salary of a person who works at an annual salary of ₱300,000 or ₱25,000/month

The Rule of 72
- You can determine what kind of savings plan works best for you and your budget by using The Rule of 72
- Dividing 72 by the interest rate ro estimate the number of years it takes for your money to double.

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Understanding & Knowing Responsibility

Most people don't know how to compute for their responsibilities

The DIME Method provides an overview of your financial responsibilities.

In the event of loss...

- Your family's need continues...
- Your financial support continues...
- Your love continues...
- Your debt payment continues...
- Your home mortgage payment continues...
- Your children's education finances continues...

It's not about **INSURANCE...**
It's about your **RESPONSIBILITY...**

	YOU	SPOUSE
D	________ Debt	________ Debt
I	________ Income Replacement Annual Income X 10	________ Income Replacement Annual Income X 10
M	________ Mortgage	________ Mortgage
E	________ Education	________ Education
Total Protection	________	________

Which situation sounds familiar to you or to most people you know?

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Strategy of a Solid Strong Financial Foundation

Prepare your financial outlook for whatever life may offer.

To complete your financial picture you must consider:

BUILDING A SOLID FINANCIAL FOUNDATION
Which Financial Foundation do you want? A or B?

UNSTABLE FINANCIAL FOUNDATION

SOLID FINANCIAL FOUNDATION

Like building a house, you must build it from the ground up. ***Build it right. Build it strong.***

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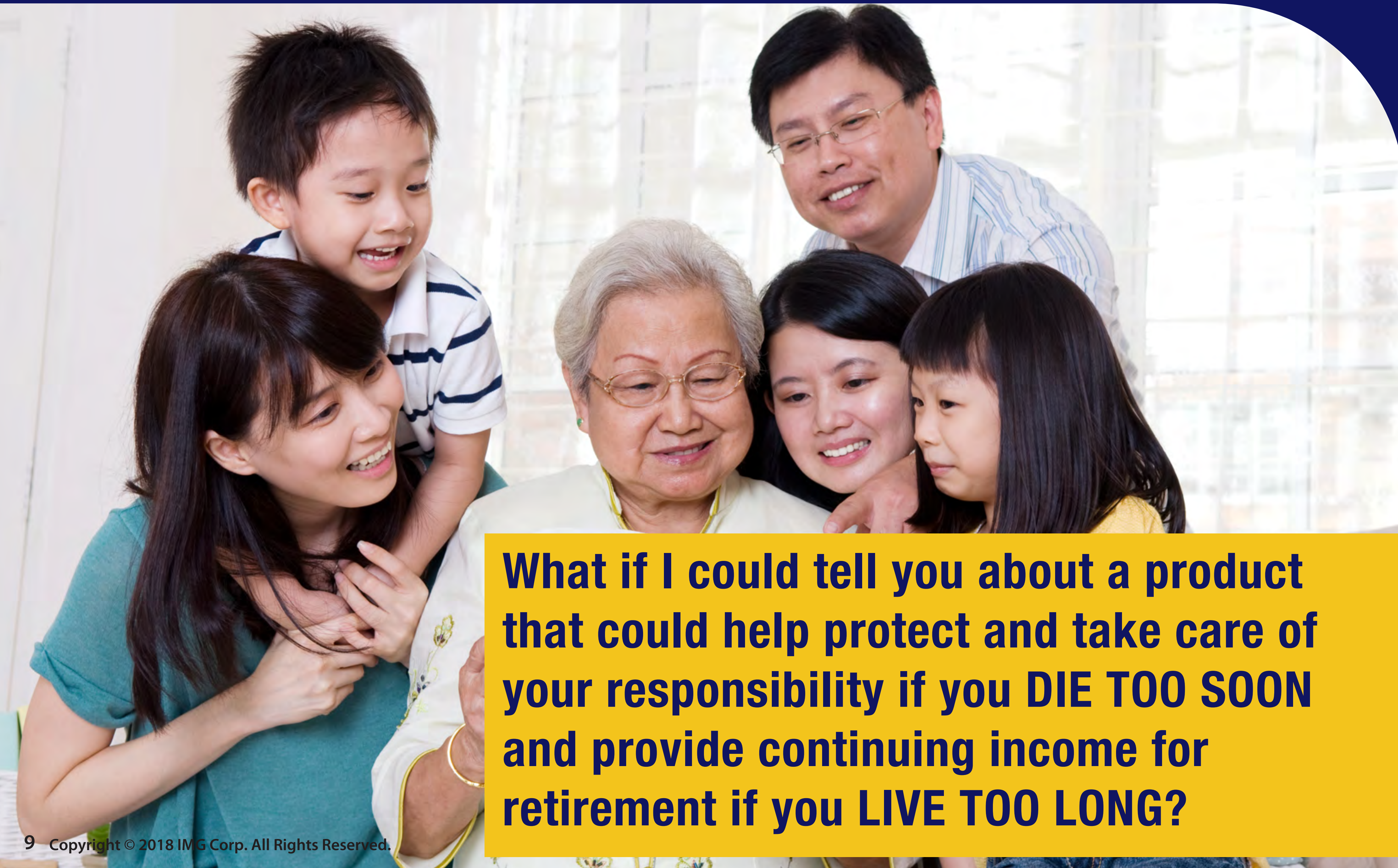
Options Available to Help You



What if I could tell you about a product that could help protect and take care of your responsibility if you DIE TOO SOON and provide continuing income for retirement if you LIVE TOO LONG?

MULTIPLE OPTION SUPER TERM – MOST 18

The 4 Cornerstones of a Strong Financial Future

YOUR FINAL TEST

Your Plan for the Future:

- Does it have **GROWTH** to achieve your goal?
- Does it have **SAFETY?**
- Does it have **TAX ADVANTAGE?**
- Does it have the proper **PROTECTION** for your family?

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Safety, Growth, Protection & Tax Advantage

Safety

Guaranteed rate not to be lower than the Top 3 Commercial Banks savings rate.

Growth

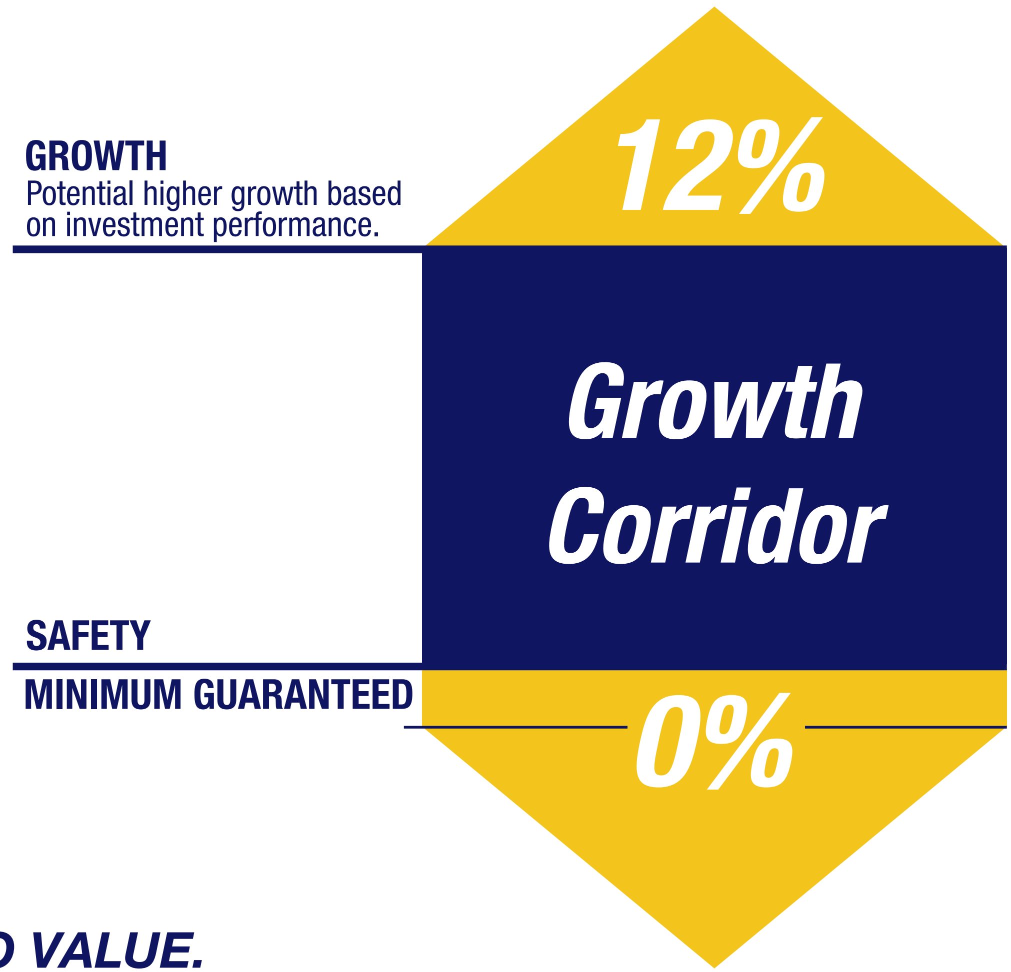
Potential higher rate of return on the investment depending on investment performance.

Protection

Term insurance in the MOST 18 is an affordable Life insurance enabling people to buy higher face amount and save more money for investments.

Tax Advantage

Life insurance total death benefit is not subject to tax.



You only protect what is precious to you
You don't protect something that has NO VALUE.

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SAFETY

Let's do some Math. Mr. A and Mr. B both have ₱100 to invest. In the following scenarios, who ends up doing better? Mr. A or Mr. B?

Scenario 1

	Mr. A	Mr. B
Year 1:	+40%	+10%
Year 2:	-20%	+10%
Net	20%	20%

Result

Mr. A	Mr. B
100 + 40 = 140	100 + 10 = 110
140 - 28 = 112	110 + 11 = 121
112	121

Scenario 2

	Mr. A	Mr. B
Year 1:	+50%	+0%
Year 2:	-50%	+0%
Net	0%	0%

Result

Mr. A	Mr. B
100 + 50 = 150	100 + 0 = 100
150 - 75 = 75	100 + 0 = 100
75	100

MULTIPLE OPTION SUPER TERM 18

MULTIPLE OPTION Sample

Issue Age	30	INSURANCE COVERAGE	ANNUAL PREMIUM
PROJECTED INTEREST RATE	12%	BASIC LIFE (Php1,000,000)	5,710
		POLICY FEE	500
		TOTAL	6,210

Sample

Year	Age	Annual Contribution	Annual Premium	Invest to PDF	Withdrawal	Illustrative Yearend Yield	Projected Yearend value at 12%	Total Benefit Upon Death
1	30	44,210	**6,210	38,000	0	4,560	42,560	1,042,560
2	31	30,000	5,710	24,290	0	8,022	74,872	1,074,872
3	32	0	5,710	-5,710	0	8,299	77,461	1,077,461
4	33	50,000	5,710	44,290	0	14,610	136,362	1,136,362
5	34	0	5,710	-5,710	0	15,678	146,330	1,146,330
6	35	0	5,710	-5,710	0	16,874	157,494	1,157,494
7	36	30,000	5,710	24,290	0	21,814	203,598	1,203,598
8	37	10,000	5,710	4,290	0	24,947	232,835	1,232,835
9	38	0	5,710	-15,710	10,000	26,055	243,180	1,243,180
10	39	0	5,710	-5,710	0	28,496	265,966	1,265,966
11	40	10,000	5,710	4,290	0	32,431	302,687	1,302,687
12	41	0	5,710	-35,710	30,000	32,037	299,014	1,299,014
13	42	0	5,710	-15,710	10,000	33,997	317,301	1,317,301
14	43	0	5,710	-15,710	10,000	36,191	337,782	1,337,782
15	44	0	5,710	-15,710	10,000	38,649	360,720	1,360,720
16	45	0	5,710	-25,710	20,000	40,201	375,211	1,375,211
17	46	0	5,710	-25,710	20,000	41,940	391,442	1,391,442
18	47	0	5,710	-5,710	0	46,288	432,019	1,432,019
TOTAL		174,210	103,280		110,000		432,019	1,432,019

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** Policy fee is paid together with the first premium payment.

MULTIPLE OPTION SUPER TERM – MOST 18

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Product Features and Benefits

Multiple Option Super Term 18 is a term life insurance with Premium Deposit Fund (PDF). It allows maximum coverage at a minimal cost. For exactly the same amount of protection, MOST 18 requires you to pay a very low premium cost compared to other life insurance products which will require you to pay higher amount of premium.

Product Features and Benefits

- **Affordable Insurance.** Potential 50%* lower than most life insurance like endowment, whole life. It allows you to have higher face amount.
- **Higher Fund Value.** PDF allows higher growth of funds with guaranteed rate of return.
- **Premium Flexibility.** Settle your contributions based on a schedule that fits your lifestyle.
- **Withdrawal (No Loan Charge) advantage.** You can withdraw your savings anytime without any penalty; and still have the protection/coverage.
- **Level Coverage risk.** Your savings is always added to your protection/coverage.
- **Issue ages are from 5 to 60 years old.** Insure yourself and your whole family.
- **Addresses various financial needs.** Serves various future needs such as retirement, education, travel, savings.
- **Convertible to permanent insurance.** You have the option to convert your insurance to permanent plans prior to age 65.
- **Renewable at the expiry date.** You may renew your insurance for a period of 18years before you reach age 60.
- **Low chance of lapsation.** Premiums may be settled from your investment earnings.
- **Fund advantage.** You already have savings on the 1st year, which you can withdraw in case of emergency
- **Alternative investment flexibility.** Free to decide where to invest the difference in buying term life

*Approximate value

Next Steps

Let Us:

- Conduct an insurance needs analysis to see if this product is suitable for you.
- Prepare a product provider illustration.
- Take you through the underwriting process.

Isn't it about time you get your financial house in order?

FINANCIAL INDEPENDENCE can be a DECISION, not a DREAM.

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International Marketing Group (IMG) is one of the few companies of its kind in the industry today; a company which caters to the financial needs of every individual and families who wish to attain financial independence. IMG is a financial educator, who has established agreements with many of the world's leading financial services companies who offer a broad array of financial products & services. IMG does not sell mutual funds. All mutual funds are sold by Rampver Financials Inc.

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