



Preserve your legacy by  
ensuring business continuity

Businesses have key individuals whose management role, expertise, or revenue-generating skills are critical to their success. The unexpected loss of such employees can be a big blow not just to business operations but also to the profitability and future of the company.

**Protect your business from the financial repercussions  
of losing a keyman while strategically growing your money.**

## Asset Master



Investment and insurance in one



Available in peso and dollar



No medical test needed  
for ₱300M below\*



Issue age up to 75

*\*Aggregate single premium amount for ages 26-75; subject to submission of routine financial underwriting requirements*

### Liquidity to help the company get back on track the soonest

When the keyman passes away, the death benefit equivalent to at least 125%\* of the single premium is paid out. Non-taxable proceeds from the guaranteed death benefit may be used to cover the following:

- ✓ Replacement of profit
- ✓ Recruitment and training of the keyman successor
- ✓ Continuity of business operation and good credit rating

### Support business growth from the fund's account value

Allocate investment gains for upgrading of facilities and expansion to optimize business output and accelerate growth. Gains from your investment may be accessed via partial withdrawal and still benefit from the life insurance coverage of the keyman.

*\*Minimum death benefit is 125% of the single premium, less 125% of all partial withdrawal's made.*

Some of our more popular funds are:

PHP - Local Funds		USD - Offshore Funds	
<b>Philippine Wealth Equity Fund</b>	<ul style="list-style-type: none"><li>• Top corporations listed in Philippine Stock Exchange</li><li>• Top holdings include SM, Ayala Land, Ayala Corporation</li></ul>	<b>Global Advantage Fund</b>	<ul style="list-style-type: none"><li>• Technology-focused US companies included in NASDAQ 100</li><li>• Top holdings include Apple, Microsoft, Amazon, Facebook</li></ul>
<b>Chinese Tycoon Fund</b>	<ul style="list-style-type: none"><li>• Consumer and retail growth companies ran by top taijans</li><li>• Top holdings include SM, BDO, JG Summit, Metrobank</li></ul>	<b>Global Dynamic Allocation Fund</b>	<ul style="list-style-type: none"><li>• Various markets, asset classes and fund managers across the globe</li><li>• Portfolio is automatically re-balanced to adjust to extreme market conditions</li></ul>

*The top holdings may vary, please refer to the latest fund statistics at [axa.com.ph/fund-prices](http://axa.com.ph/fund-prices).*

**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.**

# Computing keyman coverage

**Did you know that by industry practice, the ideal coverage of a keyman is 5x his annual income?**

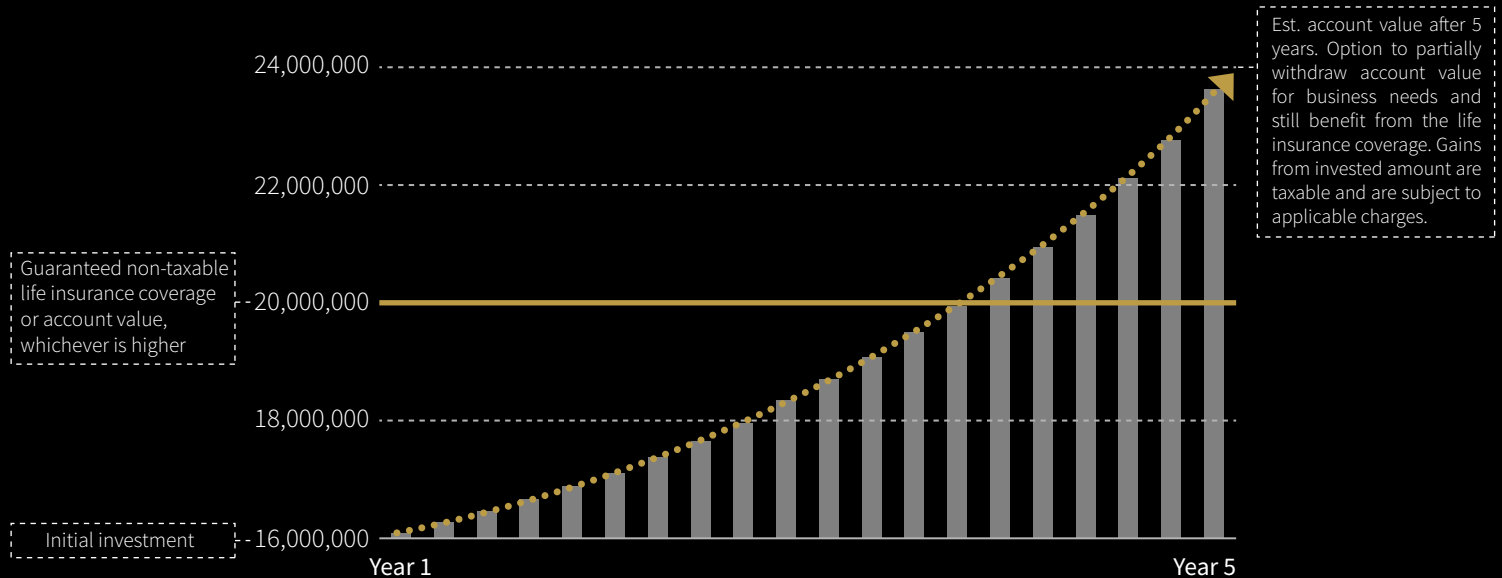
## Sample scenario

Albertson earns ₱4M per year as a sales head in a local distribution firm of baby supplies and gear. He has been with the company for 20 years and due to his expertise and good working relationship with his clients, he is considered the company's keyman.

This means the company needs ₱20M in order to ensure smooth business transition and continuity should the unexpected happen to Albertson.

## Asset Master as a keyman solution

With Asset Master, you only need ₱16,000,000 to cover your keyman for ₱20,000,000 with its guaranteed 125% life insurance of the initial investment on the first year, and potentially grow the account value of up to ₱23,500,000 on its fifth year.



*Note: This graph assumes that no partial withdrawal has been made and the portfolio will grow at an assumed rate of 8% annually. The amount may vary depending on the chosen fund and is not a guarantee of the future performance. Some funds are managed to maintain the portfolio's risk and return range at a pre-determined level.*

**What happens to the insurance policy if the insured key person resigns or is terminated from the company?**

The insured person is not replaceable for Asset Master. However, the policy owner has the following options:

- Keep the policy and let the account value grow
- Surrender the policy subject to applicable charges, ideally after four years to avoid surrender charges

## Requirements for application\*

**Notarized Board Resolution OR Secretary's Certificate approving the insurance program of the keyman employees with the following details**

- ✓ Plan name and amount of coverage
- ✓ Authorized signatory/ies with the minimum required information as part of due diligence
- ✓ Authority for the company to enter into agreement with AXA

**Valid ID that clearly shows the signature of the following**

- ✓ Board members who signed the board resolution or;
- ✓ Corporate secretary who signed the Secretary Certificate
- ✓ Authorized signatory/ies
- ✓ Keyman

**Audited financial statement with Auditor's Report in the last two years**

**Certification from the corporation indicating the following**

- ✓ Names of the key persons in the organization
- ✓ Description of their roles and annual income

**Security and Exchange Commission (SEC) Certificate of Registration and by-laws (if the proposed owner is a company or corporation) or DTI Registration (If proposed owner is a sole proprietor of a business)**

**General Information Sheet (GIS) of the company or corporation**

- ✓ Certification of beneficial owner is required for legal owners who own 25% or more of the company

*\*AXA reserves the right to request for additional documents upon receipt and review of the policy application.*

**To know more about Asset Master as a corporate financial tool, talk to an AXA Financial Partner by visiting the nearest Metrobank, PSBank, or AXA branch, or email [customer.service@axa.com.ph](mailto:customer.service@axa.com.ph)**

**AXA Philippines**

GT Tower International | 6813 Ayala Avenue cor. H.V. dela Costa st., Makati City, Philippines | (+632) 85551 AXA 292 | [www.axa.com.ph](http://www.axa.com.ph)

**THIS BROCHURE IS FOR ILLUSTRATIVE PURPOSES AND INTERNAL USE ONLY. ACTUAL TERMS AND CONDITIONS ARE FOUND IN THE POLICY CONTRACT. IN CASE OF CONFLICT, THE POLICY'S TERMS AND CONDITIONS WILL PREVAIL. THIS FINANCIAL PRODUCT OF AXA PHILIPPINES IS NOT INSURED BY THE PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC) AND NOT GUARANTEED BY METROBANK AND PSBANK.**