

# Study Secure

Get guaranteed education stipends and life insurance protection for your child

[bdo.com.ph/bdolife](https://bdo.com.ph/bdolife)

We protect<sup>®</sup>



# Study Secure

Getting a good education is what every parent wants for their children. BDO Life helps ensure that your children finish their studies no matter what happens to you.

## KEY FEATURES



Increasing life insurance protection for your child



Guaranteed Education Stipends for your child



Academic Excellence Award if your child graduates with honors



Contingent Allowance Benefit in case you (the Payor) pass on or become disabled

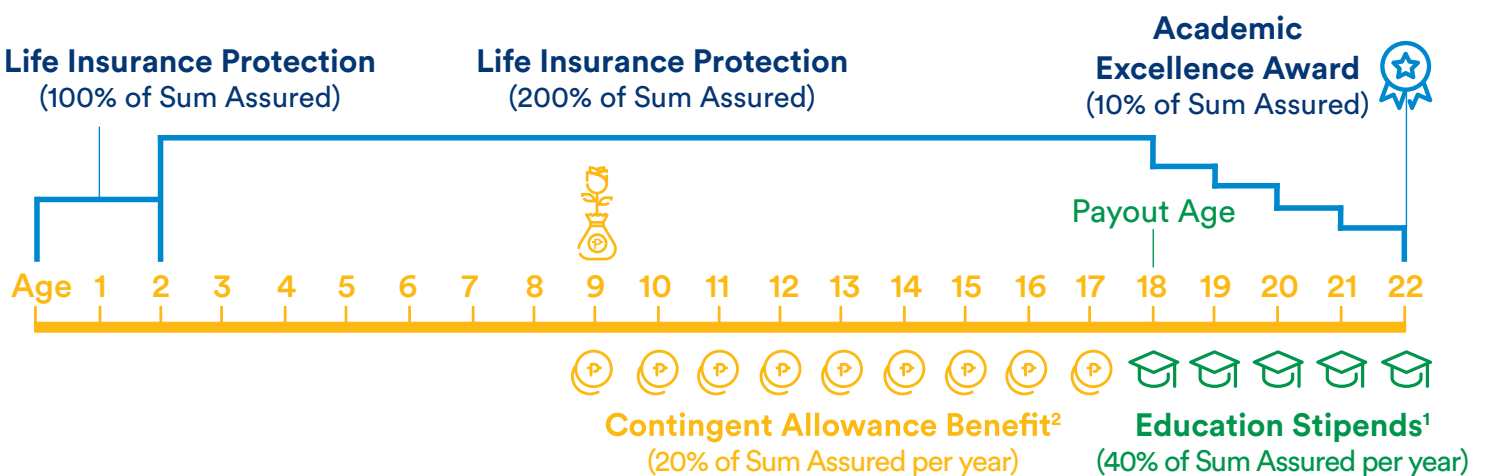


Flexible premium payment options of 5 or 10 years



Option to enhance plan through the Variable Life Insurance Rider

## HOW IT WORKS



The illustration above assumes the child is 6 months old with an Education Stipend Benefit Payout Age of 18. Assuming the Payor passes away when the child is 9 years old, all future premium payments will be waived and the following will be paid out as scheduled: (1) the Contingent Allowance Benefit; (2) the Education Stipends, and (3) the Academic Excellence Award (if applicable).



## Notes

- <sup>1</sup> The Education Stipends provide an annual cash payout equal to 40% of the Sum Assured. Each payout reduces the life insurance protection benefit by 40% per year.
- <sup>2</sup> A Contingent Allowance Benefit, equal to 20% of the Sum Assured per year, is paid out to the Payor upon the Payor's total and permanent disability, or to the Insured upon the Payor's death. This will be paid beginning on the policy anniversary following the death or total disability of the Payor until the year before the Education Stipend payout.



## Things to remember

- Study Secure is available in both PHP and USD values.
- Enjoy flexibility by choosing your plan's Payout Age. This allows you to determine when your child will start receiving the Education Stipends.
- Scheduled Education Stipends and Academic Excellence Award for graduates with honors shall continue even if the Payor passes away or becomes totally disabled.
- Enhance your plan with the Variable Life Insurance (VLI) Rider. Talk to your FA to learn more about how the VLI Rider can boost both the savings and protection components of your plan.

# Prepare for your family's future today!

Our Financial Advisors are always ready to help you develop the best financial solutions to suit your needs. Visit them at a BDO branch near you.

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BDO Life Assurance Company, Inc. is a subsidiary of BDO Unibank, Inc., the country's largest bank to date. The Company offers a diverse pool of life insurance products suitable to the needs of its clients. BDO Life provides protection, health, education, savings, retirement, and estate planning solutions aimed to create a secure future for its individual customers and their families. BDO Life extends comprehensive group term life insurance for corporate clients.

**Disclaimer:** This flyer outlines only the important features of the insurance coverage. For a more precise description of the terms, conditions, and exclusions, please refer to the company's insurance policy.