



# Preserve your wealth by protecting your health.

You work hard building your wealth to achieve your dreams and life aspirations whether it's getting that brand new house, preparing for your children's education, or planning for retirement. All of these require a solid financial plan.

Despite having a good financial outlook, health issues can happen anytime and can easily derail everything you worked hard for. A serious illness can prevent you from working and earning a regular income. Worse, it can deplete your savings and hinder you from achieving your dreams.

**1** Do you know of anyone (*relatives, friends, colleagues, classmates*) who has been diagnosed with a critical illness? List down at least 3.

First Name	Condition	Age Diagnosed
1.		
2.		
3.		

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**2** Did they plan to be on this list?  
No doubt they were surprised that it happened to them. Each person who arrives in the emergency room with a heart attack or a stroke wasn't ever planning on being there. People never get sick at the right time. It is always at the wrong time.

## Cost of critical illness treatment is not cheap.

Any major critical illness may cost you millions and here are the latest estimates:



**₱1.8M**

for stroke treatment



**₱978,650**

for heart disease treatment



**₱120,000**

for each chemotherapy session

**3** Do you want to have a plan that will protect you when you get a serious illness?

Refer to the people in your list again and picture them receiving a lump-sum of ₱1.2 million or ₱2 million. Will it make a difference in helping them recover, pay for treatments, maintain their lifestyle, or save their business? Would you like to have a similar financial plan?





# Get a health insurance plan and start protecting your health today!

Health Start protects you and your family from top critical illnesses at a price you can afford

## How does Health Start work?

Here's a sample scenario for a 30 year-old female who pays ₱1,799 monthly for 20 years for a ₱1.2 Million coverage



Jane's age

### At age 30

Jane purchased a Health Start policy

Monthly premiums:  
**₱1,799**

Policy's original sum insured: **₱1,200,000**

### At age 49

Jane's daughter who is 9 years old is diagnosed with Kawasaki Disease

Benefit received:  
**₱200,000**

Policy's effective sum insured: **₱1,200,000**

### At age 75

Jane will be able to receive back standard premiums she has paid

Return of premium:  
**₱431,760**

Remaining sum insured:  
**₱768,240**

### At age 80

Jane is unfortunately diagnosed with breast cancer

**Benefit received:**  
**₱768,240**

**CUSTOMER RECEIVES SUM INSURED** once diagnosed with a major critical condition

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# Appendix: Health Start rate sheet


Annual premium rate sheet for **₱1.2 Million Sum Insured**

NON-SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	27,792	15,288	2,640	1,452
21-25	30,576	17,676	2,905	1,679
26-30	36,132	18,936	3,433	1,799
31-35	43,068	24,624	4,091	2,339
36	43,692	27,576	4,151	2,620
37	45,972	29,016	4,367	2,757
38	48,444	30,576	4,602	2,905
39	51,120	32,256	4,856	3,064
40	54,012	34,080	5,131	3,238
41	57,288	36,060	5,442	3,426
42	60,720	38,232	5,768	3,632
43	64,500	40,608	6,128	3,858
44	67,476	42,480	6,410	4,036
45	69,864	43,980	6,637	4,178
46	73,716	46,296	7,003	4,398
47	76,932	48,312	7,309	4,590
48	80,124	50,316	7,612	4,780
49	83,328	52,320	7,916	4,970
50	86,520	54,336	8,219	5,162
51	89,952	56,352	8,545	5,353
52	93,156	58,356	8,850	5,544
53	96,360	58,500	9,154	5,558
54	99,564	58,956	9,459	5,601
55	102,792	59,400	9,765	5,643
56	106,116	-	10,081	-
57	109,560	-	10,408	-
58	113,100	-	10,745	-
59	116,760	-	11,092	-
60	117,300	-	11,144	-
61	117,720	-	11,183	-
62	118,140	-	11,223	-
63	118,560	-	11,263	-
64	118,980	-	11,303	-
65	119,400	-	11,343	-

SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	29,124	16,020	2,767	1,522
21-25	32,580	18,936	3,095	1,799
26-30	39,120	20,760	3,716	1,972
31-35	47,424	27,636	4,505	2,625
36	48,348	31,056	4,593	2,950
37	51,084	32,832	4,853	3,119
38	54,036	34,752	5,133	3,301
39	57,204	36,828	5,434	3,499
40	60,600	39,024	5,757	3,707
41	64,380	41,388	6,116	3,932
42	68,280	43,908	6,487	4,171
43	72,516	46,620	6,889	4,429
44	75,840	48,756	7,205	4,632
45	78,492	50,472	7,457	4,795
46	82,728	53,100	7,859	5,045
47	86,268	55,356	8,195	5,259
48	89,760	57,588	8,527	5,471
49	93,288	59,832	8,862	5,684
50	96,732	62,052	9,190	5,895
51	100,140	64,272	9,513	6,106
52	103,764	66,396	9,858	6,308
53	107,388	66,108	10,202	6,280
54	110,496	66,624	10,497	6,329
55	113,484	67,128	10,781	6,377
56	117,168	-	11,131	-
57	120,948	-	11,490	-
58	124,872	-	11,863	-
59	128,220	-	12,181	-
60	127,176	-	12,082	-
61	127,632	-	12,125	-
62	128,088	-	12,168	-
63	128,544	-	12,212	-
64	129,000	-	12,255	-
65	129,456	-	12,298	-

## NOTES:

1. For Family Coverage, simply add the respective ANNUAL premiums of both ages and apply a discount of 35%. Other payment modes will follow the current modal premium factors which are as follows: 0.52 for semi-annual, 0.27 for quarterly, 0.095 for monthly.
2. The premiums above are for Standard Risk only.
3. The premiums above are level-pay but AXA Philippines reserves the right to review and adjust the premium rates from time to time. We will communicate any change in premium rates by mail or in any other applicable form.
4. Final premium may vary due to rounding.

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# Appendix: Health Start rate sheet


Annual premium rate sheet for **₱1.8 Million Sum Insured**

NON-SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	41,688	22,932	3,960	2,179
21-25	45,864	26,514	4,357	2,519
26-30	54,198	28,404	5,149	2,698
31-35	64,602	36,936	6,137	3,509
36	65,538	41,364	6,226	3,930
37	68,958	43,524	6,551	4,135
38	72,666	45,864	6,903	4,357
39	76,680	48,384	7,285	4,596
40	81,018	51,120	7,697	4,856
41	85,932	54,090	8,164	5,139
42	91,080	57,348	8,653	5,448
43	96,750	60,912	9,191	5,787
44	101,214	63,720	9,615	6,053
45	104,796	65,970	9,956	6,267
46	110,574	69,444	10,505	6,597
47	115,398	72,468	10,963	6,884
48	120,186	75,474	11,418	7,170
49	124,992	78,480	11,874	7,456
50	129,780	81,504	12,329	7,743
51	134,928	84,528	12,818	8,030
52	139,734	87,534	13,275	8,316
53	144,540	87,750	13,731	8,336
54	149,346	88,434	14,188	8,401
55	154,188	89,100	14,648	8,465
56	159,174	-	15,122	-
57	164,340	-	15,612	-
58	169,650	-	16,117	-
59	175,140	-	16,638	-
60	175,950	-	16,715	-
61	176,580	-	16,775	-
62	177,210	-	16,835	-
63	177,840	-	16,895	-
64	178,470	-	16,955	-
65	179,100	-	17,015	-

SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	43,686	24,030	4,150	2,283
21-25	48,870	28,404	4,643	2,698
26-30	58,680	31,140	5,575	2,958
31-35	71,136	41,454	6,758	3,938
36	72,522	46,584	6,890	4,425
37	76,626	49,248	7,279	4,679
38	81,054	52,128	7,700	4,952
39	85,806	55,242	8,152	5,248
40	90,900	58,536	8,636	5,561
41	96,570	62,082	9,174	5,898
42	102,420	65,862	9,730	6,257
43	108,774	69,930	10,334	6,643
44	113,760	73,134	10,807	6,948
45	117,738	75,708	11,185	7,192
46	124,092	79,650	11,789	7,567
47	129,402	83,034	12,293	7,888
48	134,640	86,382	12,791	8,206
49	139,932	89,748	13,294	8,526
50	145,098	93,078	13,784	8,842
51	150,210	96,408	14,270	9,159
52	155,646	99,594	14,786	9,461
53	161,082	99,162	15,303	9,420
54	165,744	99,936	15,746	9,494
55	170,226	100,692	16,171	9,566
56	175,752	-	16,696	-
57	181,422	-	17,235	-
58	187,308	-	17,794	-
59	192,330	-	18,271	-
60	190,764	-	18,123	-
61	191,448	-	18,188	-
62	192,132	-	18,253	-
63	192,816	-	18,318	-
64	193,500	-	18,383	-
65	194,184	-	18,447	-

#### NOTES:

1. For Family Coverage, simply add the respective ANNUAL premiums of both ages and apply a discount of 35%. Other payment modes will follow the current modal premium factors which are as follows: 0.52 for semi-annual, 0.27 for quarterly, 0.095 for monthly.
2. The premiums above are for Standard Risk only.
3. The premiums above are level-pay but AXA Philippines reserves the right to review and adjust the premium rates from time to time. We will communicate any change in premium rates by mail or in any other applicable form.
4. Final premium may vary due to rounding.

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# Appendix: Health Start rate sheet

Annual premium rate sheet for **₱2.4 Million Sum Insured**

NON-SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	55,584	30,576	5,280	2,905
21-25	61,152	35,352	5,809	3,358
26-30	72,264	37,872	6,865	3,598
31-35	86,136	49,248	8,183	4,679
36	87,384	55,152	8,301	5,239
37	91,944	58,032	8,735	5,513
38	96,888	61,152	9,204	5,809
39	102,240	64,512	9,713	6,129
40	108,024	68,160	10,262	6,475
41	114,576	72,120	10,885	6,851
42	121,440	76,464	11,537	7,264
43	129,000	81,216	12,255	7,716
44	134,952	84,960	12,820	8,071
45	139,728	87,960	13,274	8,356
46	147,432	92,592	14,006	8,796
47	153,864	96,624	14,617	9,179
48	160,248	100,632	15,224	9,560
49	166,656	104,640	15,832	9,941
50	173,040	108,672	16,439	10,324
51	179,904	112,704	17,091	10,707
52	186,312	116,712	17,700	11,088
53	192,720	117,000	18,308	11,115
54	199,128	117,912	18,917	11,202
55	205,584	118,800	19,530	11,286
56	212,232	-	20,162	-
57	219,120	-	20,816	-
58	226,200	-	21,489	-
59	233,520	-	22,184	-
60	234,600	-	22,287	-
61	235,440	-	22,367	-
62	236,280	-	22,447	-
63	237,120	-	22,526	-
64	237,960	-	22,606	-
65	238,800	-	22,686	-

SMOKER				
ISSUE AGE	ANNUAL		MONTHLY	
	10-Pay	20-Pay	10-Pay	20-Pay
18-20	58,248	32,040	5,534	3,044
21-25	65,160	37,872	6,190	3,598
26-30	78,240	41,520	7,433	3,944
31-35	94,848	55,272	9,011	5,251
36	96,696	62,112	9,186	5,901
37	102,168	65,664	9,706	6,238
38	108,072	69,504	10,267	6,603
39	114,408	73,656	10,869	6,997
40	121,200	78,048	11,514	7,415
41	128,760	82,776	12,232	7,864
42	136,560	87,816	12,973	8,343
43	145,032	93,240	13,778	8,858
44	151,680	97,512	14,410	9,264
45	156,984	100,944	14,913	9,590
46	165,456	106,200	15,718	10,089
47	172,536	110,712	16,391	10,518
48	179,520	115,176	17,054	10,942
49	186,576	119,664	17,725	11,368
50	193,464	124,104	18,379	11,790
51	200,280	128,544	19,027	12,212
52	207,528	132,792	19,715	12,615
53	214,776	132,216	20,404	12,561
54	220,992	133,248	20,994	12,659
55	226,968	134,256	21,562	12,754
56	234,336	-	22,262	-
57	241,896	-	22,980	-
58	249,744	-	23,726	-
59	256,440	-	24,362	-
60	254,352	-	24,163	-
61	255,264	-	24,250	-
62	256,176	-	24,337	-
63	257,088	-	24,423	-
64	258,000	-	24,510	-
65	258,912	-	24,597	-

#### NOTES:

1. For Family Coverage, simply add the respective ANNUAL premiums of both ages and apply a discount of 35%. Other payment modes will follow the current modal premium factors which are as follows: 0.52 for semi-annual, 0.27 for quarterly, 0.095 for monthly.
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