



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.			

Talk to our AXA Financial Advisors
✉ advisor@insurancepartner.ph


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?






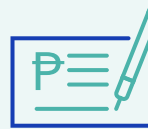



Get a health insurance plan and start protecting your health today!

Health Max covers you against 56 major and 18 minor conditions – including cancer.
By protecting your health, you can preserve your wealth.

How can you get a maximum health coverage until age 100?

Here's a sample scenario for a 35 year-old male, non-smoker who pays ₱3,415 monthly for 20 years for a ₱1.2 Million coverage

 <p>AGE 35</p> <p>You're at the peak of your career. It's the best time to purchase Health Max for a monthly premium of ₱3,415.</p> <p>Policy's original sum insured: ₱1,200,000</p>	 <p>AGE 40</p> <p>Unexpected diagnosis of a cardiovascular disease. Receive ₱240,000 (20% of policy's effective sum insured) for angioplasty treatment.</p> <p>Policy's effective sum insured: ₱960,000</p>	 <p>AGE 55</p> <p>Policy is fully paid up.</p> <p>Policy's effective sum insured: ₱960,000</p>	 <p>AGE 65</p> <p>Retirement. HMO coverage expires, but remain covered by Health Max until age 100.</p> <p>Policy's effective sum insured: ₱960,000</p>	 <p>AGE 70</p> <p>Withdraw 20% of your original sum insured for medical emergencies.</p> <p>Benefit received: ₱240,000</p> <p>Policy's effective sum insured: ₱720,000</p>	 <p>AGE 75</p> <p>Have the option to withdraw an additional 15% of your original sum insured (You can withdraw ₱180,000)</p> <p>Policy's effective sum insured: ₱720,000 <i>If no withdrawals are made</i></p>	 <p>AGE 80</p> <p>You suffered from a heart attack.</p> <p>Major Critical Illness Benefit: ₱720,000</p>
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Plus, you get to have a value-added service called *Preferred Consultation and Care Lite* for one (1) year. This service provides customers diagnosed with cancer or heart-disease access to expert second medical opinion from a multi-disciplinary team of Harvard-affiliated doctors in top 1% of U.S. Hospitals.



Exclusively available in the Philippines through AXA in partnership with

Preferred Global Health Ltd.

Preferred Global Health Ltd. is a global patient organization based in Boston that is committed to providing the best possible outcome for their patients in case of diagnosis of cancer or heart diseases.

*Preferred Global Health is a third party and distinct from AXA Philippines.
AXA Philippines does not offer medical/treatment advice and/or diagnosis, and nothing contained herein or in any agreement is intended to be a medical/treatment advice, diagnosis, or any claim assessment of AXA Philippines.*

Talk to our AXA Financial Advisors
✉ advisor@insurancepartner.ph



Appendix: Health Max rate sheet

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

NON-SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker
0	28,824	29,520	15,996	16,212	NA	NA
1	29,376	30,120	16,248	16,512	NA	NA
2	29,832	30,660	16,464	16,788	NA	NA
3	30,324	31,188	16,680	17,040	NA	NA
4	30,876	31,764	16,956	17,316	NA	NA
5	31,464	32,352	17,244	17,616	NA	NA
6	32,076	32,964	17,556	17,916	NA	NA
7	32,736	33,612	17,868	18,228	NA	NA
8	33,408	34,296	18,204	18,564	NA	NA
9	34,116	35,004	18,552	18,912	NA	NA
10	34,836	35,748	18,912	19,272	NA	NA
11	35,592	36,516	19,284	19,668	NA	NA
12	36,360	37,308	19,668	20,076	NA	NA
13	37,152	38,112	20,064	20,484	NA	NA
14	37,980	38,952	20,484	20,916	NA	NA
15	38,844	39,816	20,904	21,360	NA	NA
16	39,720	40,704	21,372	21,816	NA	NA
17	40,632	41,616	21,852	22,296	NA	NA
18	41,568	42,540	22,344	22,776	NA	NA
19	42,540	43,500	22,860	23,280	NA	NA
20	43,536	44,472	23,400	23,808	NA	NA
21	44,556	45,492	23,952	24,360	15,936	16,152
22	45,600	46,560	24,564	24,948	16,452	16,656
23	46,800	47,688	25,200	25,572	17,004	17,196
24	48,012	48,864	25,872	26,232	17,604	17,796
25	49,284	50,088	26,592	26,928	18,252	18,432
26	50,616	51,372	27,348	27,660	18,948	19,116
27	52,020	52,728	28,152	28,440	19,728	19,860
28	53,484	54,144	28,980	29,256	20,556	20,664
29	55,020	55,596	29,868	30,108	21,444	21,504
30	56,592	57,120	30,780	30,984	22,368	22,404
31	58,236	58,716	31,740	31,908	23,364	23,364
32	59,952	60,372	32,736	32,856	24,444	24,420
33	61,728	62,088	33,768	33,864	25,596	25,536
34	63,576	63,840	34,836	34,896	26,844	26,712
35	65,472	65,640	35,952	35,952	28,152	27,972
36	67,440	67,488	37,128	37,020	29,592	29,292
37	69,492	69,360	38,328	38,100	31,092	30,684
38	71,604	71,244	39,564	39,180	32,700	32,148
39	73,776	73,164	40,848	40,272	34,428	33,696
40	76,020	75,108	42,192	41,388	36,300	35,364
41	78,348	77,088	43,584	42,540	38,328	37,164
42	80,772	79,140	45,072	43,728	40,548	39,096
43	83,280	81,276	46,632	44,964	42,972	41,232
44	85,908	83,484	48,264	46,248	45,636	43,572
45	88,620	85,764	49,980	47,592	48,564	46,140
46	91,392	88,116	51,768	48,996	51,768	48,996
47	93,276	89,544	NA	NA	55,188	51,984
48	95,208	90,996	NA	NA	58,728	55,092
49	97,236	92,460	NA	NA	62,688	58,512
50	99,372	93,936	NA	NA	67,188	62,412
51	101,544	95,460	NA	NA	72,312	66,852
52	103,956	97,044	NA	NA	78,240	71,988
53	106,512	98,712	NA	NA	85,176	78,012
54	109,248	100,464	NA	NA	93,372	85,188
55	112,116	102,420	NA	NA	103,188	93,876
56	115,272	104,688	NA	NA	115,284	104,700

SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker
0	28,824	29,520	17,352	17,640	NA	NA
1	29,376	30,120	17,664	17,988	NA	NA
2	29,832	30,660	17,928	18,312	NA	NA
3	30,324	31,188	18,204	18,636	NA	NA
4	30,876	31,764	18,540	18,984	NA	NA
5	31,464	32,352	18,888	19,344	NA	NA
6	32,076	32,964	19,260	19,704	NA	NA
7	32,736	33,612	19,644	20,088	NA	NA
8	33,408	34,296	20,052	20,484	NA	NA
9	34,116	35,004	20,472	20,904	NA	NA
10	34,836	35,748	20,904	21,348	NA	NA
11	35,592	36,516	21,348	21,804	NA	NA
12	40,356	41,316	21,816	22,272	NA	NA
13	41,256	42,240	22,296	22,752	NA	NA
14	42,204	43,176	22,800	23,244	NA	NA
15	43,176	44,148	23,316	23,760	NA	NA
16	44,172	45,156	23,856	24,300	NA	NA
17	45,204	46,188	24,420	24,852	NA	NA
18	46,272	47,244	25,008	25,428	NA	NA
19	47,364	48,324	25,608	26,016	NA	NA
20	48,516	49,452	26,244	26,640	NA	NA
21	49,728	50,628	26,928	27,288	18,096	18,288
22	50,952	51,840	27,624	27,972	18,720	18,900
23	52,224	53,088	28,344	28,692	19,380	19,572
24	53,568	54,396	29,112	29,448	20,088	20,292
25	54,972	55,764	29,940	30,252	20,880	21,060
26	56,460	57,192	30,804	31,092	21,744	21,876
27	58,020	58,680	31,728	31,980	22,656	22,752
28	59,652	60,228	32,700	32,916	23,652	23,688
29	61,380	61,848	33,732	33,876	24,708	24,684
30	63,156	63,540	34,800	34,884	25,824	25,728
31	65,016	65,304	35,916	35,952	27,012	26,868
32	66,948	67,152	37,080	37,056	28,296	28,092
33	68,940	69,060	38,292	38,292	29,664	29,388
34	71,016	71,028	39,552	39,384	31,116	30,744
35	73,176	73,044	40,872	40,596	32,664	32,184
36	75,408	75,084	42,240	41,832	34,308	33,696
37	77,700	77,148	43,656	43,068	36,060	35,280
38	80,064	79,224	45,120	44,316	37,932	36,936
39	82,524	81,324	46,632	45,588	39,936	38,700
40	85,068	83,436	48,240	46,872	42,108	40,560
41	87,708	85,608	49,920	48,180	44,448	42,564
42	90,456	87,876	51,696	49,572	47,004	44,724
43	93,348	90,228	53,580	51,000	49,800	47,100
44	96,360	92,664	55,572	52,488	52,860	49,704
45	99,456	95,196	57,660	54,084	56,196	52,560
46	102,612	97,800	59,856	55,728	59,856	55,728
47	104,736	99,384	NA	NA	63,756	59,052
48	106,944	100,980	NA	NA	67,704	62,436
49	109,188	102,600	NA	NA	72,144	66,228
50	111,672	104,220	NA	NA	77,160	70,416
51	114,300	105,792	NA	NA	82,884	75,216
52	117,132	107,580	NA	NA	89,508	80,820
53	120,180	109,548	NA	NA	97,284	87,432
54	123,468	111,648	NA	NA	106,440	95,268
55	126,984	113,904	NA	NA	117,396	104,724
56	130,812	116,484	NA	NA	130,824	116,448

NOTES:

1. To get the premium for other payment modes, multiply the annual premium by the corresponding modal factor for the premium mode: 0.52 for semi-annual, 0.27 for quarterly, and 0.095 for monthly. Example Monthly Premium for Age 30 Male, Non-Smoker with ₱1.2 million Sum Insured 10-P= ₱56,592 (Annual Premium for ₱1.2 million) x 0.095 = ₱5,376.
2. The premium above are based on 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.



Appendix: Health Max rate sheet

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

NON-SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker
0	43,236	44,280	23,994	24,318	NA	NA
1	44,064	45,180	24,372	24,768	NA	NA
2	44,748	45,990	24,696	25,182	NA	NA
3	45,486	46,782	25,020	25,560	NA	NA
4	46,314	47,646	25,434	25,974	NA	NA
5	47,196	48,528	25,866	26,424	NA	NA
6	48,114	49,446	26,334	26,874	NA	NA
7	49,104	50,418	26,802	27,342	NA	NA
8	50,112	51,444	27,306	27,846	NA	NA
9	51,174	52,506	27,828	28,368	NA	NA
10	52,254	53,622	28,368	28,908	NA	NA
11	53,388	54,774	28,926	29,502	NA	NA
12	54,540	55,962	29,502	30,114	NA	NA
13	55,728	57,168	30,096	30,726	NA	NA
14	56,970	58,428	30,726	31,374	NA	NA
15	58,266	59,724	31,356	32,040	NA	NA
16	59,580	61,056	32,058	32,724	NA	NA
17	60,948	62,424	32,778	33,444	NA	NA
18	62,352	63,810	33,516	34,164	NA	NA
19	63,810	65,250	34,290	34,920	NA	NA
20	65,304	66,708	35,100	35,712	NA	NA
21	66,834	68,238	35,928	36,540	23,904	24,228
22	68,490	69,840	36,846	37,422	24,678	24,984
23	70,200	71,532	37,800	38,358	25,506	25,794
24	72,018	73,296	38,808	39,348	26,406	26,694
25	73,926	75,132	39,888	40,392	27,378	27,648
26	75,924	77,058	41,022	41,490	28,422	28,674
27	78,030	79,092	42,228	42,660	29,592	29,790
28	80,226	81,216	43,884	43,470	30,834	30,996
29	82,530	83,394	44,802	45,162	32,166	32,256
30	84,888	85,680	46,170	46,476	33,552	33,606
31	87,354	88,074	47,862	47,610	35,046	35,046
32	89,928	90,558	49,104	49,284	36,666	36,630
33	92,592	93,132	50,652	50,796	38,394	38,304
34	95,364	95,760	52,254	52,344	40,266	40,068
35	98,208	98,460	53,928	53,928	42,228	41,958
36	101,160	101,232	55,692	55,530	44,388	43,938
37	104,238	104,040	57,492	57,150	46,638	46,026
38	107,406	106,866	59,346	58,770	49,050	48,222
39	110,664	109,746	61,272	60,408	51,642	50,544
40	114,030	112,662	63,288	62,082	54,450	53,046
41	117,522	115,632	65,376	63,810	57,492	55,746
42	121,158	118,710	67,608	65,592	60,822	58,644
43	124,920	121,914	69,948	67,446	64,458	61,848
44	128,862	125,226	72,396	69,372	68,454	65,358
45	132,930	128,646	74,970	71,388	72,846	69,210
46	137,088	132,174	77,652	73,494	77,652	73,494
47	139,914	134,316	NA	NA	82,782	77,976
48	142,812	136,494	NA	NA	88,092	82,638
49	145,854	138,690	NA	NA	94,032	87,768
50	149,058	140,904	NA	NA	100,782	93,618
51	152,316	143,190	NA	NA	108,468	100,278
52	155,934	145,566	NA	NA	117,360	107,982
53	159,768	148,068	NA	NA	127,764	117,018
54	163,872	150,696	NA	NA	140,058	127,782
55	168,174	153,630	NA	NA	154,782	140,814
56	172,908	157,032	NA	NA	172,926	157,050

SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker
0	43,236	44,280	26,028	26,460	NA	NA
1	44,064	45,180	26,496	26,982	NA	NA
2	44,748	45,990	26,892	27,468	NA	NA
3	45,486	46,782	27,306	27,954	NA	NA
4	46,314	47,646	27,810	28,476	NA	NA
5	47,196	48,528	28,332	29,016	NA	NA
6	48,114	49,446	28,890	29,556	NA	NA
7	49,104	50,418	29,466	30,132	NA	NA
8	50,112	51,444	30,078	30,726	NA	NA
9	51,174	52,506	30,708	31,356	NA	NA
10	52,254	53,622	31,356	32,022	NA	NA
11	53,388	54,774	32,022	32,706	NA	NA
12	60,534	61,974	32,724	33,408	NA	NA
13	61,884	63,360	33,444	34,128	NA	NA
14	63,306	64,764	34,200	34,866	NA	NA
15	64,764	66,222	34,974	35,640	NA	NA
16	66,258	67,734	35,784	36,450	NA	NA
17	67,806	69,282	36,630	37,278	NA	NA
18	69,408	70,866	37,512	38,142	NA	NA
19	71,046	72,486	38,412	39,024	NA	NA
20	72,774	74,178	39,366	39,960	NA	NA
21	74,592	75,942	40,392	40,932	27,144	27,432
22	76,428	77,760	41,436	41,958	28,080	28,350
23	78,336	79,632	42,516	43,038	29,070	29,358
24	80,352	81,594	43,668	44,172	30,132	30,438
25	82,458	83,646	44,910	45,378	31,320	31,590
26	84,690	85,788	46,206	46,638	32,616	32,814
27	87,030	88,020	47,592	47,970	33,984	34,128
28	89,478	90,342	49,050	49,374	35,478	35,532
29	92,070	92,772	50,598	50,814	37,062	37,026
30	94,734	95,310	52,200	52,326	38,736	38,592
31	97,524	97,956	53,874	53,928	40,518	40,302
32	100,422	100,728	55,620	55,584	42,444	42,138
33	103,410	103,590	57,438	57,312	44,496	44,082
34	106,524	106,542	59,328	59,076	46,674	46,116
35	109,764	109,566	61,308	60,894	48,996	48,276
36	113,112	112,626	63,360	62,748	51,462	50,544
37	116,550	115,722	65,484	64,602	54,090	52,920
38	120,096	118,836	67,680	66,474	56,898	55,404
39	123,786	121,986	69,948	68,382	59,904	58,050
40	127,602	125,154	72,360	70,308	63,162	60,840
41	131,562	128,412	74,880	72,270	66,672	63,846
42	135,684	131,814	77,544	74,358	70,506	67,086
43	140,022	135,342	80,370	76,500	74,700	70,650
44	144,540	138,996	83,358	78,732	79,290	74,556
45	149,184	142,794	86,490	81,126	84,294	78,840
46	153,918	146,700	89,784	83,592	89,784	83,592
47	157,104	149,076	NA	NA	95,634	88,578
48	160,416	151,470	NA	NA	101,556	93,654
49	163,782	153,900	NA	NA	108,216	99,342
50	167,508	156,330	NA	NA	115,740	105,624
51	171,450	158,688	NA	NA	124,326	112,824
52	175,698	161,370	NA	NA	134,262	121,230
53	180,270	164,322	NA	NA	145,926	131,148
54	185,202	167,472	NA	NA	159,660	142,902
55	190,476	170,856	NA	NA	176,094	157,086
56	196,218	174,726	NA	NA	196,236	174,672

NOTES:

- To get the premium for other payment modes, multiply the annual premium by the corresponding modal factor for the premium mode: 0.52 for semi-annual, 0.27 for quarterly, and 0.095 for monthly. Example Monthly Premium for Age 30 Male, Non-Smoker with ₱1.2 million Sum Insured 10-P= ₱56,592 (Annual Premium for ₱1.2 million) x 0.095 = ₱5,376.
- The premium above are based on Standard Risk only.
- 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.



Appendix: Health Max rate sheet

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

NON-SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker	Male, Non-Smoker	Female, Non-Smoker
0	57,648	59,040	31,992	32,424	NA	NA
1	58,752	60,240	32,496	33,024	NA	NA
2	59,664	61,320	32,928	33,576	NA	NA
3	60,648	62,376	33,360	34,080	NA	NA
4	61,752	63,528	33,912	34,632	NA	NA
5	62,928	64,704	34,488	35,232	NA	NA
6	64,152	65,928	35,112	35,832	NA	NA
7	65,472	67,224	35,736	36,456	NA	NA
8	66,816	68,592	36,408	37,128	NA	NA
9	68,232	70,008	37,104	37,824	NA	NA
10	69,672	71,496	37,824	38,544	NA	NA
11	71,184	73,032	38,568	39,336	NA	NA
12	72,720	74,616	39,336	40,152	NA	NA
13	74,304	76,224	40,128	40,968	NA	NA
14	75,960	77,904	40,968	41,832	NA	NA
15	77,688	79,632	41,808	42,720	NA	NA
16	79,440	81,408	42,744	43,632	NA	NA
17	81,264	83,232	43,704	44,592	NA	NA
18	83,136	85,080	44,688	45,552	NA	NA
19	85,080	87,000	45,720	46,560	NA	NA
20	87,072	88,944	46,800	47,616	NA	NA
21	89,112	90,984	47,904	48,720	31,872	32,304
22	91,320	93,120	49,128	49,896	32,904	33,312
23	93,600	95,376	50,400	51,144	34,008	34,392
24	96,024	97,728	51,744	52,464	35,208	35,592
25	98,568	100,176	53,184	53,856	36,504	36,864
26	101,232	102,744	54,696	55,320	37,896	38,232
27	104,040	105,456	56,304	56,880	39,456	39,720
28	106,968	108,288	57,960	58,512	41,112	41,328
29	110,040	111,192	59,736	60,216	42,888	43,008
30	113,184	114,240	61,560	61,968	44,736	44,808
31	116,472	117,432	63,480	63,816	46,728	46,728
32	119,904	120,744	65,472	65,712	48,888	48,840
33	123,456	124,176	67,536	67,728	51,192	51,072
34	127,152	127,680	69,672	69,792	53,688	53,424
35	130,944	131,280	71,904	71,904	56,304	55,944
36	134,880	134,976	74,256	74,040	59,184	58,584
37	138,984	138,720	76,656	76,200	62,184	61,368
38	143,208	142,488	79,128	78,360	65,400	64,296
39	147,552	146,328	81,696	80,544	68,856	67,392
40	152,040	150,216	84,384	82,776	72,600	70,728
41	156,696	154,176	87,168	85,080	76,656	74,328
42	161,544	158,280	90,144	87,456	81,096	78,192
43	166,560	162,552	93,264	89,928	85,944	82,464
44	171,816	166,968	96,528	92,496	91,272	87,144
45	177,240	171,528	99,960	95,184	97,128	92,280
46	182,784	176,232	103,536	97,992	205,224	195,600
47	188,552	179,088	NA	NA	110,376	103,968
48	190,416	181,992	NA	NA	117,456	110,184
49	194,472	184,920	NA	NA	125,376	117,024
50	198,744	187,872	NA	NA	134,376	124,824
51	203,088	190,920	NA	NA	144,624	133,704
52	207,912	194,088	NA	NA	156,480	143,976
53	213,024	197,424	NA	NA	170,352	156,024
54	218,496	200,928	NA	NA	186,744	170,376
55	224,232	204,840	NA	NA	206,376	187,752
56	230,544	209,376	NA	NA	230,568	209,400

SMOKER						
PAY PERIOD						
AGE	10-Pay		20-Pay		Pay to 65	
	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker	Male, Smoker	Female, Smoker
0	57,648	59,040	34,704	35,280	NA	NA
1	58,752	60,240	35,328	35,976	NA	NA
2	59,664	61,320	35,856	36,624	NA	NA
3	60,648	62,376	36,408	37,272	NA	NA
4	61,752	63,528	37,080	37,968	NA	NA
5	62,928	64,704	37,776	38,688	NA	NA
6	64,152	65,928	38,520	39,408	NA	NA
7	65,472	67,224	39,288	40,176	NA	NA
8	66,816	68,592	40,104	40,968	NA	NA
9	68,232	70,008	40,944	41,808	NA	NA
10	69,672	71,496	41,808	42,696	NA	NA
11	71,184	73,032	42,696	43,608	NA	NA
12	80,712	82,632	43,632	44,544	NA	NA
13	82,512	84,480	44,592	45,504	NA	NA
14	84,408	86,352	45,600	46,488	NA	NA
15	86,352	88,296	46,632	47,520	NA	NA
16	88,344	90,312	47,712	48,600	NA	NA
17	90,408	92,376	48,840	49,704	NA	NA
18	92,544	94,488	50,016	50,856	NA	NA
19	94,728	96,648	51,216	52,032	NA	NA
20	97,032	98,904	52,488	53,280	NA	NA
21	99,456	101,256	53,856	54,576	36,192	36,576
22	101,904	103,680	55,248	55,944	37,440	37,800
23	104,448	106,176	56,688	57,384	38,760	39,144
24	107,136	108,792	58,224	58,896	40,176	40,584
25	109,944	111,528	59,880	60,504	41,760	42,120
26	112,920	114,384	61,608	62,184	43,488	43,752
27	116,040	117,360	63,456	63,960	45,312	45,504
28	119,304	120,456	65,400	65,832	47,304	47,376
29	122,760	123,696	67,464	67,752	49,416	49,368
30	126,312	127,080	69,600	69,768	51,648	51,456
31	130,032	130,608	71,832	71,904	54,024	53,736
32	133,896	134,304	74,160	74,112	56,592	56,184
33	137,880	138,120	76,584	76,416	59,328	58,776
34	142,032	142,056	79,104	78,768	62,232	61,488
35	146,352	146,088	81,744	81,192	65,328	64,368
36	150,816	150,168	84,480	83,664	68,616	67,392
37	155,400	154,296	87,312	86,136	72,120	70,560
38	160,128	158,448	90,240	88,632	75,864	73,872
39	165,048	162,648	93,264	91,176	79,872	77,400
40	170,136	166,872	96,480	93,744	84,216	81,120
41	175,416	171,216	99,840	96,360	88,896	85,128
42	180,912	175,752	103,392	99,144	94,008	89,448
43	186,696	180,456	107,160	102,000	99,600	94,200
44	192,720	185,328	111,144	104,976	105,720	99,408
45	198,912	190,392	115,320	108,168	112,392	105,120
46	205,224	195,600	119,712	111,456	119,712	111,456
47	209,472	198,768	NA	NA	127,512	118,104
48	213,888	201,960	NA	NA	135,408	124,872
49	218,376	205,200	NA	NA	144,288	132,456
50	223,344	208,440	NA	NA	154,320	140,832
51	228,600	211,584	NA	NA	165,768	150,432
52	234,264	215,160	NA	NA	179,016	161,640
53	240,360	219,096	NA	NA	194,568	174,864
54	246,936	223,296	NA	NA	212,880	190,536
55	253,968	227,808	NA	NA	234,792	209,448
56	261,624	232,968	NA	NA	261,648	232,896

NOTES:

1. To get the premium for other payment modes, multiply the annual premium by the corresponding modal factor for the premium mode: 0.52 for semi-annual, 0.27 for quarterly, and 0.095 for monthly. Example Monthly Premium for Age 30 Male, Non-Smoker with ₱1.2 million Sum Insured 10-P= ₱56,592 (Annual Premium for ₱1.2 million) x 0.095 = ₱5,376.
2. The premium above are based on 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.