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InLife
SHEROES

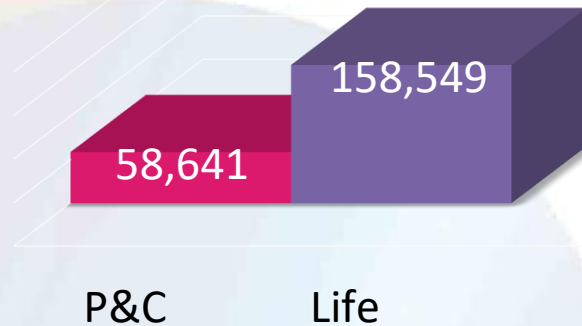
**INLIFE SHEROES PRESENTATION TO IFC'S WOMEN
ENTREPRENEURS FINANCE INITIATIVE (WE-FI) WEBINAR**

27 March 2019

InLife's Strategic Intent – Commercial & Social

1 Gain market share on the underserved women's market

Total Women's Market Premiums Potential by 2020



The potential Women's Market in the Philippines represents a **217.19 billion PHP opportunity*****.

**2015 data as reported in AXCO 2017

***Assumes overall industry composition remains approximately the same (73% Life policies, 27% Non-Life, Health, and Personal Accident)

2 Position InLife brand as the preferred insurer of Filipino women

3 Women empowerment towards financial inclusion

Value Proposition – InLife Sheroes Movement

“InLife Sheroes is a movement that aims to equip the Filipino women with financial knowledge and support that will empower her and the good that she wants to do. Our purpose is to connect, inspire, and empower Filipino women from all walks of life with financial tools, know-how, and a community of support that will uplift them and their loved ones.”

Four Focus Areas

CONTENT

DELIVERY PLATFORMS – DIGITAL & FACE TO FACE

1

Financial Education

- Life stage risks exposure
- Value of protection

- InLife Sheroes Website
- Seminars
- Workshops
- Partnerships

2

Health & Wellness Education

- Healthy living
- Life-stage health risks
- Disease prevention

- InLife Sheroes Website
- Seminars
- Workshops
- Partnerships

Four Focus Areas

3

Connection to business and social networks



Digiskarteng Pinay

AN INITIATIVE BY
Grow with Google womenwill YouTube



PBCWE
PHILIPPINE BUSINESS COALITION
FOR WOMEN EMPOWERMENT



4

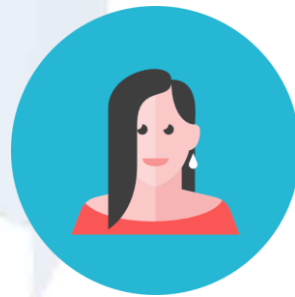
Customized solutions for women

PREPAID EMERGENCY CARE



[Link to vouchers](#)





ENTREPINAY



VUL-LINKED CRITICAL ILLNESS PLAN



Affordable and basic Individual Prepaid Emergency Care Plans distributed through eCommerce

 <p>ER CARE BASIC 50 Outpatient Emergency Care for Accidents</p>	<p>ER CARE BASIC 50</p> <ul style="list-style-type: none"> • Outpatient care for emergency cases due to accidents* • Up to Php 50K benefit limit • For adults, 18-64 years old • 1 year validity, One-time use only
 <p>ER CARE BOOSTER 100 Outpatient-Inpatient Emergency Care for Accidents</p>	<p>ER CARE BOOSTER 60, 80, 100</p> <ul style="list-style-type: none"> • Outpatient care and inpatient for emergency cases due to accidents • Variants 60, 80, 100 with corresponding Php 60K, 80K, 100K benefit limit • For adults, 18-64 years old • One-time use only, 1 year validity
 <p>ER CARE ALL-IN 100 KIDS Emergency Care for Accidents and Viral & Bacterial Conditions</p>	<p>ER CARE ALL-IN 60, 80, 100</p> <ul style="list-style-type: none"> • Outpatient care and inpatient for emergency cases due to accidents, viral and bacterial cases, and specific conditions • Variant 60, 80, 100 with corresponding Php 60K, 80K, 100K benefit limit • For kids, 1-17 years old; for adults, 18-64 years old • 1 year validity, One-time use only
 <p>MEDConsult SENIORS Medical and Dental Consultations with Telemedicine Access</p>	<p>MEDCONSULT KIDS, ADULTS, SENIORS</p> <ul style="list-style-type: none"> • 4 face-to-face medical consultation • 1-year access to telemedicine through MyPocketDoctor • 1-year unlimited dental consultation • For kids, 1-17 years old; for adults, 18-64 years old; for seniors, 65 and up • Multiple use • 1 year validity

- Social media and online platforms allow expanded reach across the 7,100 islands of the archipelago
- Digital Marketing – promoted through Facebook and Google ads
- End to end customer journey from search, purchase to beneficiary registration is digital
- Expanded payment channels
- Telemedicine access

Affordable and basic Prepaid Group Plan for micro and small women entrepreneurs (3 – 99 employees)

- Pioneering Prepaid Group Plan in the market
- Offers maternity allowance which is in general an optional benefit for standard group plans

WE CAN BE SHEROES

The time has come. Today we will no longer wait, and instead start to take charge. Today we will learn of our value, instead of believing that we deserve less. This is what every modern Filipina needs to realize—that it all starts with her.

Let's face the facts: Filipinas represent 40% of the Filipino workforce and over 70% of secondary school graduates. While women experience an increase in access to finance, the risk of going back to poverty remain high as well as they still face the perils of financial, social or natural shocks. How can the Filipina, an essential part of our economic progress, remain disadvantaged without the right tools and coverage to pave her way to financial freedom?

Such was the reality that we at InLife, the country's first and largest Filipino insurance company, wanted to change once and for all. As we recognized the power of women in community and nation-building, we partnered with the International Finance Corporation, a member of the World Bank Group, to create a movement called InLife SHEROES.

InLife SHEROES is an advocacy that empowers every woman to become self-reliant and financially independent. And while there are many organizations to date whose mission is to empower women as well, InLife SHEROES offers something new to the table: women economic empowerment, because we believe this is a powerful catalyst in our nation's progress.

And so we're calling us SHEROES—the women who have the power to build families, friendships, careers, community, and the nation. We believe that great things happen when SHEROES from all walks of life unite in their goal to uplift their lives and the lives of their loved ones through their skills, hardwork, and sacrifice. That's why we haven't just put together a program with solutions that answer women's needs, but we've also started a movement that equips SHEROES with financial knowledge and support that will empower them and the good they want to do.

At the core of our initiatives is our intent of empowering through education. Online, you'll find a safe space where women can gain necessary knowledge and wisdom to empower them to live wealthier, healthier, and more fulfilled. While you can find almost anything on the internet, our site holds content intuitively curated by women who know exactly what women want: Financial Literacy, Health and Wellness, Women Specific Solutions, and Connection to Business and Social Networks. In this community, we talk about love, family, health, career, finance, and everything in between. Through meaningful conversations, we will raise women up, enabling every SHERO to get the most out of life.

Additionally, there will be workshops and seminars on personal finance, women-specific health and wellness concerns, investing, wealth creation and preservation, estate planning, entrepreneurship, and more. Meanwhile, a network for startup women entrepreneurs will be established so that our SHEROES will have access to skill development, mentoring, and B2B financial loans.

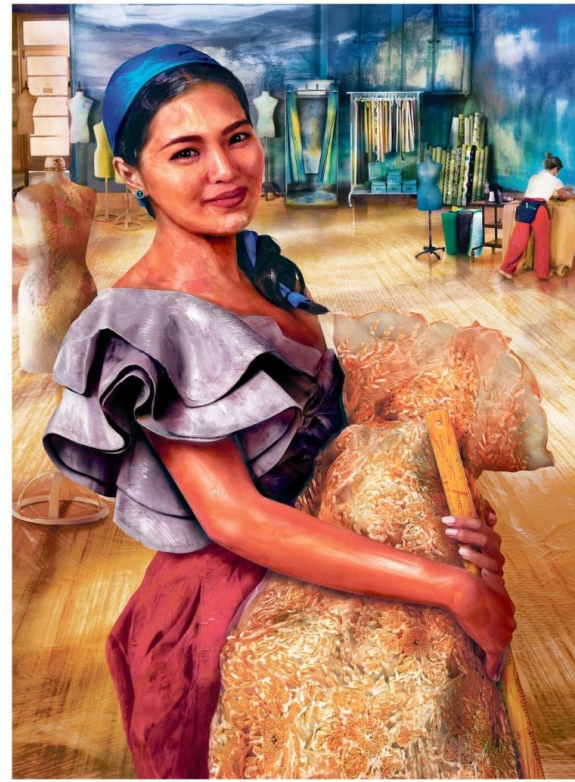
All these will be available as early as April of 2019. The best part? All you have to do to be part of it all is to sign up. So sign up. Take charge. Be a SHERO. Because your time has finally come.

A MODERN TAKE ON A CLASSIC MASTERPIECE

Fernando Amorsolo's *Playa Mañila* (1920) is an unyielding triumph of a masterpiece in the history of Philippine art. It is a portrait of a rural Filipina against the backdrop of a rice field, effortlessly rendered in the national artist's distinctive technique. It remains a celebration and appreciation of the Filipino—painted in her own likeness, carrying the new harvest to symbolic newness. Amorsolo, even back then, had identified that women gave hope to the nation.

Such is the message that InLife SHEROES aims to banner. And in an age that is helmed by the pace of technology and opportunity, we believe financial independence will help the Filipino achieve her full potential, for herself, her family, and her community. If Amorsolo were to paint today's modern Filipina—a SHERO who is empowered, financially free, and taking charge of the future—this is how we imagined it would look like.

WOMEN PAINTING THEIR FUTURE



Times have changed, and so have women. That's why InLife SHEROES' financial literacy programs are aimed at inspiring every woman to believe she can take charge of the future. Because we know one day she will. Join our community and unleash your power to create change for yourself and the people around you.

InLife SHEROES The Filipina Will

PRaise FROM OUR PARTNERS

There's strength in numbers, and we mean that in more ways than one! This movement has since gained valuable partnerships that will help build the necessary network that our SHEROES deserve to become financially empowered. Here's what they have to say.

“Insurance, pre-need and health maintenance products tailor-fitted to the specific needs of women are some of the integral solutions to the difficulties that the Filipino woman faces due to the prejudices against her gender. I am more than delighted to learn that InLife has undertaken a project that is the first of its kind in the insurance industry. (Bringing the country) one step closer to achieving true financial inclusivity.”

Dennis Funa, Commissioner at the Insurance Commission

“To date, most insurers have not focused on truly assessing the risks they face at different life stages and how to properly cover them. An initiative like InLife SHEROES empowers women in the Philippines by providing them risk mitigation coverage, the tools [needed to] survive any financial, physical and social disruption, and to continue to grow as entrepreneurs and professionals.”

Hennriette Kolbe, IFC Gender Secretariat

SHE INSPIRES

In the spirit of women uplifting other women, InLife SHEROES - She Inspires introduces its pioneering circle of influencers who bring with them their own stories and experiences, advice and mentorship, to encourage future SHEROES along their journey toward financial empowerment.



Amina Aranz Alunan
Elevating Filipino artistry and empowering young designers

Amina Aranz Alunan is the creative mind behind the eponymous fashion accessories brand Aranz and the founder of the country's first specialized design college, SoFA Design Institute.

Since 1999, the luxury fashion house has been elevating Filipino artistry and craftsmanship in the international market, staying true to its core commitment of promoting local artisans and handmade products. Meanwhile, the School of Fashion and the Arts (SoFA) Design Institute was established in 2007 to empower young designers to pursue their dreams in the creative arena here and abroad.



Sherill Ramos Quintana
Redefining beauty and wellness product line, the Filipino way

Twenty years ago, at the brink of launching her venture, the bank holding her life savings and capital suddenly closed down, subsequently resulting to losses for Sherill. Fortunately, with an unwavering spirit and proceeds from life insurance purchased many years prior, she was able to establish Crysto, the pioneering rice bran-based hair, beauty, and wellness line.

Inspired by the women entrepreneurs who stood as her mentors as she established her brand, Sherill pays it forward by encouraging more women to take charge of their financial well-being just as she had many years ago.



Rose Fres Fausto
Multiplying the financial intelligence quotient

Investment banker turned full-time homemaker, Rose Fres Fausto, shares her financial skills through her books, website, social media channels, weekly columns, and insightful talks.

Anchored on financial intelligence quotient (FQ), Rose's fqmom.com simplifies the principles of behavioral economics as she tackles financial literacy in women-specific scenarios through articles, podcasts, and videos on financial well-being and purposeful parenting and relationships.



Onulfi
Negros Women for Tomorrow Foundation
Alleviating poverty through micro-finance

Founded in 1984 as a non-government organization aiding women and poverty alleviation efforts, Negros Women for Tomorrow Foundation (NWFTF) now serves almost 400,000 clients. The foundation has 130 branches in Batangas, Laguna, Palawan, Panay, Negros, Cebu, Bohol, Samar and Leyte.

Encouraging the entrepreneurial spirit in women from rural communities, NWFTF primarily provides Grameen-based micro-financing and developmental services through its two core projects: Dunggangan and Kasangang. The former provides training and credit so that women can start or maintain their own small businesses. Meanwhile, Kasangang provides low-interest, individuals loans to help rural and urban entrepreneurs secure business assets and capital.

Salient Features of EntrePinay

PREVENTIVE

- Annual Physical Examinations
- Outpatient Medical Consultation
 - Face to Face Consultations
 - Unlimited Consultations via Telemedicine
- Dental Benefits

EMERGENCY

- Emergency Outpatient
- Emergency Inpatient
- *By accident means, or*
- *Due to viral and bacterial illnesses, or specific conditions related to anaphylactic shock, amoebiasis, malaria, acute appendicitis and acute gastritis.*

MATERNITY ASSISTANCE

- Fixed during delivery (any type), or in case of miscarriage

LIFE INSURANCE

- Group Life of P50,000 Sum Assured
- Accidental Death and Dismemberment of P50,000 Sum Assured
- Personal Accident of P100,000

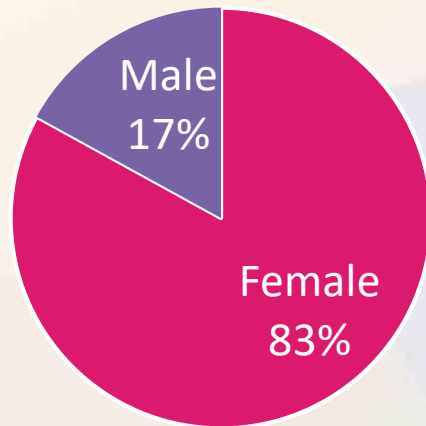


Key Aspects of InLife Sheroes Movement

- 1 InLife Sheroes Website
- 2 Landmark Study on Women (Market Research)
- 3 Gender Sensitivity Training of Sales Force
- 4 Build Your Own Business Proposition
- 5 Ecosystem of Partners

Prepaid Emergency Care Showed Encouraging Results in 56 Days From Launch

INQUIRIES – 83% WOMEN



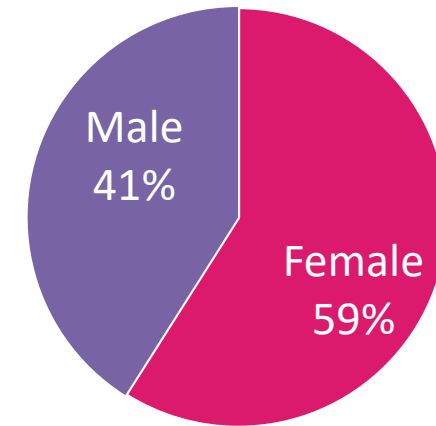
E-commerce data from January to March 2019

- Out of 310 leads coming from different channels, 278 of them are women asking coverage for themselves, children and parents
- Top 5 questions:
 - How to purchase
 - Prices
 - Product features
 - Access to providers
 - Inclusion and exclusions

Year to date online inquiries

Gender	Facebook	Inbound call	Website/email	Referral	Walk-in	Total
Female	231	10	8	2	4	255
Male	47	5	3	-	-	55
Total	278	15	11	2	4	310

HOW TO PURCHASE ER HEALTH SOLUTIONS VIDEO



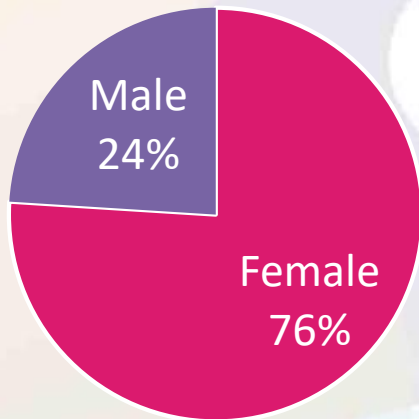
Facebook data from February to March 2019

Gender	Reach	Views
Female	137,774.13	41%
Male	197,472.87	59%
Total	335,247.00	

Prepaid Emergency Care Showed Encouraging Results in 56 Days From Launch

56 DAYS SALES

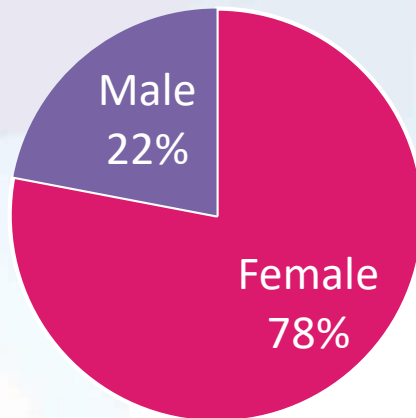
Policy Count



Female:

< 12 y/o	-	18%
25-34 y/o	-	29%
45-54 y/o	-	18%

Sales Volume



AVERAGE SALES TICKET SIZE

Female = Php 2,124
(12% higher)

Male = Php 1,902

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