



COCOLIFE Building, 6807 Ayala Avenue Makati City 1226
Tel. No. 8812-9015 * Fax No. 8812-9039*8812-9040

SPECIAL RISK EXCLUSION IN MINDANAO – VARIABLE LIFE INSURANCE

ATTACHED TO AND MADE PART OF
POLICY CONTRACT NUMBER _____

This policy is issued by the Company and accepted by the Insured / Policyowner with the understanding that the liability of the Company under this Policy shall be limited to the refund of the total Premium Charges, Insurance Charges, Administrative Charges, and Other Charges paid and the Total Account Value determined in accordance with the Death Benefit provision of the Policy, if the insured's death resulted from any injury sustained during or while military operations against lawless elements are ongoing in Mindanao and/or as result of incidents of bombing, kidnapping, terrorism and other insurgent activities, as well as rescue and rehabilitation operation therein.

This Special Risk Exclusion shall apply for five years, unless earlier terminated at the option of the Company.



JOSEMARI ALFONSO G. AQUINO
Head for Operations

This Endorsement has been read and conformed to by the Insured / Policyowner.

INSURED / POLICYOWNER