



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

CHILD'S LIEN

ATTACHED TO AND MADE PART OF
POLICY CONTRACT NUMBER _____

This Child's Lien shall apply only to the child whose age is five years and below.

This policy is issued by the Company and accepted by the Insured/Policyowner with the understanding that if the Child dies before age six (6), the liability of the Company shall be limited in accordance with the following schedule:

AGE OF THE CHILD UPON DEATH	AMOUNT PAYABLE
One (1) year or less	10% of the sum assured
Two (2) years	20% of the sum assured
Three (3) years	40% of the sum assured
Four (4) years	60% of the sum assured
Five (5) Years	80% of the sum assured

This Lien shall be in force starting on the effective date of the Policy until the Child reaches age six (6).

Further, notwithstanding any provisions in the Policy to the contrary, the Extended Term Insurance provision contained in the Option of the NON-FORFEITURE OPTIONS clause of the Policy shall remain inoperative while this Lien is in force.



JOSEMARI ALFONSO G. AQUINO
Head for Operations

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

INSURED/POLICYOWNER