

Connect*In' Life*



STRONG. INGENIOUS. PINOY.

CONNECTING LIVES FOR GOOD

Sometimes, all it takes is a loving glance or a reassuring word or a squeeze of the hand. It could be a heartfelt “Magandang Araw!” on a busy day or a hot dinner on a night filled with grief. It could be the right stop on a bike ride or the wrong taxi drop. It could even be a curious first job or an unintended work that could lead to long years of service. People make lasting connections in the most fleeting moments.

For 110 years, Insular Life (InLife) has been building resilient and rewarding relationships with Filipinos. Through wars and pandemics, it has secured the lives that matter to you. *ConnectIn’ Life* presents the stories of these enduring connections.

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PIVOTING LIFE & WORK IN A GLOBAL PANDEMIC

NINA D. AGUAS

INLIFE EXECUTIVE CHAIRMAN

As the global pandemic shuts down businesses and drives economies into recession, a woman is leading the first and biggest Filipino-owned life insurance company through the most complex crisis of this generation.

Nina D. Aguas, Executive Chairman of Insular Life Assurance Co. Ltd. (InLife), draws wisdom and strength from the company's 110 years of history—surviving, evolving and emerging stronger from every crisis. Since she took over the helm of InLife in 2016, first as Chief Executive Officer and then as Executive Chair—the first woman to occupy these positions in the company — InLife has averaged double-digit growth in revenues, developed a solid digital infrastructure, launched a movement for the financial and social empowerment of women, and reaped international awards for excellence.



Nina is the first woman to occupy the positions of Chief Executive Officer and Executive Chairman in the 110 years of Insular Life.

This year, InLife was again named Best Domestic Life Insurer by the Insurance Asia Awards, for the fourth consecutive year.

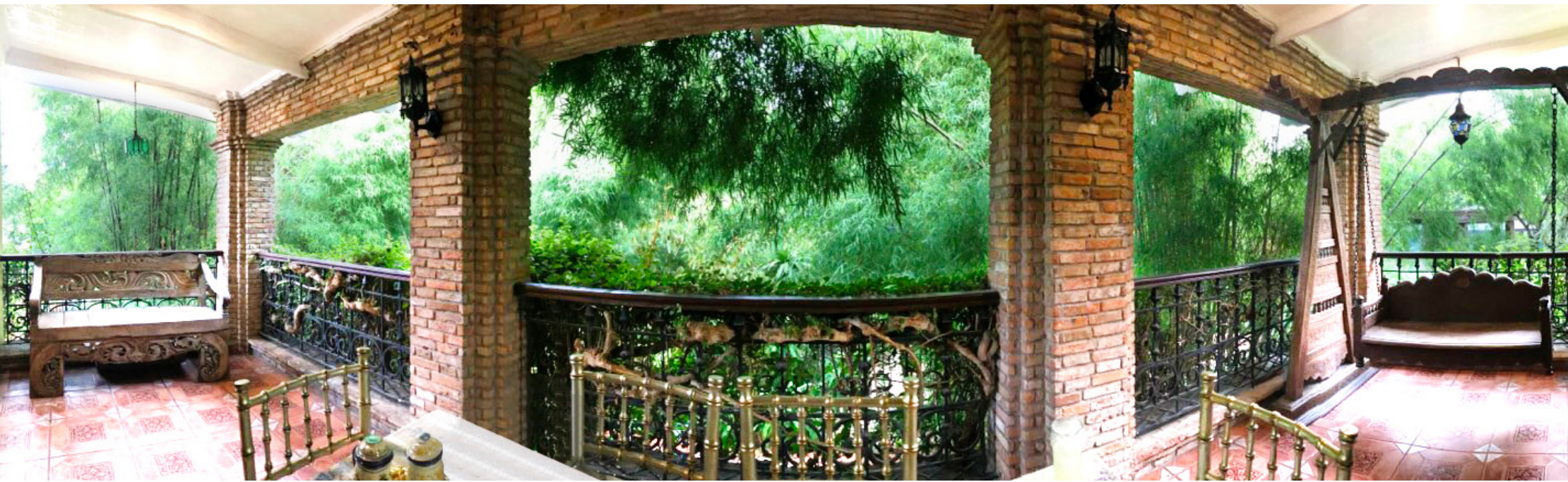
In this interview, Nina, one of *Forbes'* 25 Power Businesswomen in Asia 2019, and one of *Business Insider Australia's* 100 People Transforming Business in Asia, talks about living and leading in the time of COVID-19.

Q: Can you describe 2020 in a word?

NINA: It's way too universal and life- and game-changing for anyone to define in one word, so I have three words: profound, mystifying, surreal.

Surreal because it's almost unreal, like watching a science fiction movie, that this (pandemic) would happen to humankind. It's global, the effects know no boundaries. It touches the high and mighty, the poor and the weak, the young and old, the men, women, and whoever is in between. It exempts no one.

Mystifying for how can anyone imagine and conceive this phenomenon. We were very hopeful going into 2020, a new decade, and a fresh outlook; even optometrists use 20-20 when vision is ideal.



Home confinement allows Nina to slow down and reflect, and to see more of her house and appreciate the garden.

Profound because we were all deeply and intensely impacted. Our parents had to live through World War 2; our generation was handed a world war that needed layers and complex solutions but was equally emotionally difficult. It's unbelievable, unprecedented—there's no playbook to handle something this difficult.

That's why they say: man plans, God humors. He laughs at our plans. We always felt we were in control of our destinies, of what's within our reach, within our world, within our side. But no, during confinement and lockdown, we realize Someone else beyond us was in control.

Q: What has the year been like for you as an executive, a Filipino and a woman?

NINA: It's defining on so many levels. I am thriving. I embraced

and spiritualized the conditions. By the grace of God, I feel I have become an even better version of myself. Maybe I'm an optimist by disposition.

My daily life has taken on a better rhythm, a better tempo. It slowed me down, allowed me to breathe deeply. There was no pressure to be in a given place. I was in better control of my time. The confinement, while limiting, also expanded the time I gave my family. I saw more of my house in the last six months than I have in the 17 years we lived there. I appreciate the garden, the magnificent trees, the dragonflies and butterflies, the birds, the blue skies. You hear the rain and sense all of that smell, flavor and scent. It never dawned on me how I relished and missed those moments because I had to be at work in the office or away for my postings abroad.

(As an executive) The topmost priority for me was keeping our people safe and securing our company. Our business paused but momentarily and as the gravity of the situation began to sink in, we forged ahead confidently because of the strength and resilience of our balance sheet and our digital capability. Our agents adapted very well to the automated system (80% adoption). Only 18% of our people come to the office. The rest are on work-from-home arrangement. I've only been in the office very few times in the past six months.

Q: Digital is the backbone of your operations now. Were you prepared for it?

NINA: We were very prepared because in recent years, we went through a dual transformation strategy: reimagining today, and building the business model of the future. Future proofing the business was heavily digital and technology powered. We said this is what we will invest in, and we've done so much in the last four years, creating

a solid digital infrastructure and systems that allow for innovations. Despite the lockdowns, we were quite agile in our response. Even while on quarantine, we were able to put up InLife and Insular Health Care e-stores and offered affordable life insurance and prepaid health insurance online, as well as open new digital payment facilities. Our people are not one to waste a crisis. We were able to implement a seamless execution for our stakeholders.

Q: Have you made any changes in your personal or work life due to the pandemic?

NINA: I cannot imagine anyone who did not. I always said that life is a team sport but because of the limitations, we were not able to go to work, school, church, to gather as family. The thing I miss most is the personal interaction. We continue to work from home. It's ironic, how the home confinement gave many of us room for reflection, spirituality and creativity.

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Future proofing the business was heavily digital and technology powered . . . and we've done so much in the last four years, creating a solid digital infrastructure and systems that allow for innovations.



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Look out for your people, your communities . . . When you do right by them, when things normalize, they will remember. Rewards may not come today or tomorrow, but they will come when you need them most.



Q: As a champion of women’s empowerment, what do you think is the biggest impact of this crisis on women?

NINA: Women are disproportionately employed in health and associated sectors operating in the frontline of COVID-19, so the risk is at different levels.

1. If they’re breadwinners of a family, they also need to provide for daycare when they’re at work. Looking after the needs of the family becomes a shared responsibility to allow for some time and space for the mother or father. Everyone must pull together at home.

2. While we’re promoting economic and financial independence, there’s been a setback because you can’t gather women and rally them when they have to deal with the absence of home support, deal with the day-to-day, and put food on the table. Sometimes the partner loses his job. Aside from coping with the financial loss, the wives and the mothers are expected to help with the emotional and psychological impact all these has brought to the family.

3. The April 2020 report of UN Women titled *Gender Snapshot: Covid-19 in the Philippines* revealed that one in five women aged 15 to 49 years has experienced violence at least once in their lifetime, and that’s exacerbated by the conditions families face now. We believed one way to free them was education and heightened awareness, but

the safeguards against the spread of the virus has limited our ability to reach out proactively to them. This is momentary; we should get back in better and healthier times.

Q: As a business leader, what are your thoughts on the Philippines’ economic prospects in the next five years?

NINA: Until there are solutions, vaccines or better ways of living and co-existing with the (COVID-19) spread, our economic prospects are handicapped. We need to bring back fully the country’s economic activities and create and restore strong demand for goods and services to fuel recovery. We must regain our confidence, take hold of our bearings and face our fears.

I remain optimistic but recovery may take a little bit longer—early 2022, maybe. The choice is between life because of the public health crisis, and life because of the loss of livelihood. It’s between a rock and a hard place. You have to draw from your inner strength to be able to survive this. When I was asked what I would say to leaders like me, I said: 1) Stay alive; 2) Keep the faith and be grateful, so you realize how little you need to live beautifully on Earth; and 3) Look out for your people, your communities; look out for your country. When you do right by them, when things normalize, they will remember. Rewards may not come today or tomorrow, but they will come when you need them most.



Taking positive cues from a casual chat with kids, a traditional yearend gathering with InLife employees, and receiving recognition for the company – Nina keeps optimism and gratitude as a Filipino, a woman and an InLife executive.

Q: Where do you position Insular Life in this kind of landscape?

NINA: We embarked, in July, on a Rapid Revenue Recovery plan. Let's see whether we could get back to the same level of business in 2018-2019. Let's look at customer sentiment. People have been clamoring for health care solutions, so we offered health care prepaid cards at very affordable prices—the pick-up was unexpectedly high. It was adding to the top line, but as with any prepaid low-cost insurance, margins are very lean, but that's okay. We are helping thousands who need health protection the most at this time.

We must recover momentum, so we are careful with spending especially in infrastructure and property, and then save where we can. This is what we are doing now, and this will continue until 2021.

Q: You are at the helm of a company that's been around for 110 years. What has history taught InLife that equips it to help Filipinos through this pandemic?

NINA: We've outlived a war and several financial crises because we stayed true to our core corporate values: love of God and country, excellence, respect for the individual, integrity and teamwork. If I look out for my people and my community, they will look out for me in the future.

We're very watchful, careful, agile, decisive. We cannot equivocate. We have very experienced people. Experience teaches you in ways you will never forget.

Q: How do you reassure people who are struggling financially and emotionally right now?

NINA: In times like this, when the need exceeds the capacity of any one giver to fill, we are all asked to give fearlessly. As they say, no one is too poor as not to be able to offer something, a smile or a comforting hug, and no one is too rich as not to need anything; they might need the same hug and support.

Q: You speak a lot about your faith. What is the role of your faith in bringing you where you are now?

NINA: I feel blessed that I was born from a family of faith. Everything that happened to me was born by faith, so I live my life through that faith. That's why I believe in destiny; I believe you are placed in a position for a reason and if you embrace that, you cannot be in a bad place. Everyone is saying, you're recognized by Forbes, Business Insider, etc., all totally unexpected—the accountability of those recognitions is a bigger responsibility. You have to continue making a positive impact. Success is relative. I can just as well change a light bulb; I clean the bathroom, do my groceries, plan the menu, look out for my family, laugh out loud with friends—it's all those things, too. •



As InLife marks its 110th anniversary, Nina expresses pride that the company upholds its core Filipino values and commitment to help Filipinos.



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AN UNBROKEN PROMISE OF SERVICE

MONA LISA B. DELA CRUZ
INLIFE PRESIDENT AND CEO

Her father died in the service of Filipinos;
she lives to serve them.

Insular Life President and Chief Executive Officer Mona Lisa B. dela Cruz comes from a family that seems destined for public service. Her mother was part of the Department of Agrarian Reform and later, the Development Bank of the Philippines; her brother, Gen. Emmanuel Bautista, was the 44th Chief of Staff of the Armed Forces of the Philippines (AFP); and her father, the late BGen. Teodulfo Bautista, was the highest-ranking officer of the 35 soldiers who were massacred in Patikul, Sulu.

Lisa, the eldest of five children, was in college when her family received the news that shook the entire country in 1977. Her father was the head of a mission that was supposed to broker peace with Moro rebels; instead they came home in body bags.



"There was a lot of sympathy for my Dad's passing, so maraming tumulong sa amin. At that time, I was just graduating from college; and all my siblings were still in school," Lisa recalled. "The government and a lot of people looked after my mother, giving her projects so she could keep earning."

Her mother's dream was for her to become an actuary, so after finishing BS Statistics *cum laude* from the



Lisa, InLife's first woman president, treasures the alignment of her career purpose and the company's commitment—to serve Filipinos.

University of the Philippines, Lisa pursued MS Math, major in actuarial science, at the University of Michigan.

"My study was funded by my mother's earnings and the life insurance benefit from my father, but we owe it also to the people who helped us," Lisa said.

And so after finishing her master's education, she immediately came home, ready to serve in government. She had been a GSIS scholar in college so her first stop was the Government Service Insurance System (GSIS). While she qualified for a job, all appointments had to be approved by the Philippine President then, so it took time. Anxious to work, Lisa applied to two private companies, one of them Insular Life Assurance Company Ltd. (InLife).

InLife's application process was quick, and in 1980, Lisa got her first job: Assistant Manager of InLife's Mass Marketing Division. That same year, she completed her actuarial exams to earn her professional designation as Associate of the Society of Actuaries of the USA.

“On my first day at Insular Life, GSIS called to say that my appointment was approved,” Lisa said, laughing at the irony. “But Insular was my destiny; I found my match. There’s an alignment of values and purpose—mine and the company’s. I wanted to serve the Filipino people; Insular Life was a Filipino company owned by the policyholders.”

“What made me stay was the reinforced values through the years. The company allowed me to integrate family life with my career, to grow from a technical role and expand to other areas of operations,” Lisa said. “I found fulfillment in the work I was doing, in the difference I was making with customers, co-employees, and the industry.”

In Mass Marketing Division, Lisa’s first assignment was actuarial work for group insurance, which was not yet fully developed then, and hence posed a challenge that the Math whiz enjoyed. Four years later, Lisa completed her actuarial exams and earned her professional designation as Fellow of the Actuarial Society of the Philippines. In the same year, she moved on to Actuarial Division—the core unit for her expertise—and became head of the division in 1993.

By 1997, Lisa was not only First Vice President, Chief Actuary and Treasurer, she was also the head of the Insular Insurance Administration Group. From 2000 to 2015, she led the Administrative Operations Group. These roles showed her the integration of the life insurance policy to meet customer needs—from product design to frontline servicing to customer experience to information technology to finance.

“I used to just compute and churn numbers; it was fulfilling to see those numbers translated to real life, to customers who receive the benefits,” Lisa said. “Iyong mortality table, kapag nagkaroon na ng names, nagkakaroon na ng ibang dimension in terms of emotions.”

Forty years later, Lisa is at the helm of InLife—the first woman to become president of the 110-year-old institution. She is a member of its Board of Trustees. She is also Vice Chair of Insular Health Care as well as Insular Foundation, the company’s social responsibility arm. Outside of the Insular group, she is a Member of the Board of Pilipinas Shell Petroleum Corporation and Mapfre Insular Insurance Corporation.

“This is not a career path I had always planned, but I take it as a mission, a role that I have been chosen to take for a purpose,” said Lisa.



In her 40 years of service in the company, Lisa shares every InLife financial advisor and employee’s commitment to deliver Magandang Araw to Filipinos.



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Work for a purpose, with good intentions, integrity and honesty, and everything will turn out right.



Magandang Araw

In her four decades at InLife, she learned three important lessons: “First, work for a purpose, with good intentions, integrity and honesty, and everything will turn out right, eventually. Second, set targets and work seriously on achieving them, building success through values. And third, continue learning and improving to meet the challenges of expanded roles, bigger responsibilities, changing business environment, etc.”

In 2008, Lisa’s team launched what would become InLife’s most successful customer relations program called “Magandang Araw.” It was not only a greeting used in offices, emails, and other customer touch points, but as a way of working that projected positivity and well wishes to the people InLife is serving.

“So many customers, especially the overseas Filipino workers, commented that it was welcoming that they are greeted in Filipino. It feels so differentiating daw. That gave us identity and reinforced our use of ‘Magandang Araw’ as an embodiment of what we want for Filipinos,” Lisa said.



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Our 110 years of
unbroken service
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commitment to the
Filipino people.”



From delivering opening remarks to directing InLife's advocacy programs, Lisa leads the company with optimism that InLife stands strong for the Filipinos.

As the first and biggest Filipino insurance company in the Philippines, InLife stands shoulder to shoulder with foreign insurers when it comes to “the numbers that matter: net worth, net income, and total assets,” Lisa said.

In 2020, for the fourth consecutive year, InLife was named Best Domestic Insurer by the Insurance Asia Awards.

Financial discipline

“InLife is fully invested in the Philippines. Because we are a domestic insurer, our profits are invested in the country to help fuel the economy,” Lisa said. “Our 110 years of unbroken service attests to our financial strength, resilience, and commitment to the Filipino people.”

Established in November 1910, InLife has stood with Filipinos through a world war, financial crises, natural disasters and now, a global pandemic. It is the only mutual life insurance company in the Philippines, which democratizes ownership to its hundreds of thousands of Filipino policyholders.

“Our accountability is to our policyholders, so we work for the best interest of our policyholders,” Lisa said. “We take pride in being the company that knows best how to take care of Filipinos.”

This is why InLife is passionate about financial literacy. With less than 2% of the country's Gross Domestic Product going to life insurance, Lisa said there is a need to educate Filipinos on financial

management. Including financial literacy in the school curriculum could make a difference.

“Kasi ngayon maraming distractions from consumerism. Not to put it in a bad light, but minsan nauuna pa ang gadgets kaysa life insurance, so the challenge is how to make our kababayans aware of the value of discipline and setting aside money to make their lives better, and to be prepared for expected as well as unexpected events,” she said.

Financial discipline is something Lisa and her husband, retired Major Gen. Elmir dela Cruz, had passed on to their three children, who are now all working and insured.

“We did not preach financial discipline to our children; it was something they imbibed from living it and experiencing it in our family life. Nakikita nila iyan day-to-day, so it's not so

much teaching financial discipline but doing it. Kapag may gusto silang bilhin, there's a justification process,” she said.

The COVID-19 pandemic, while unfortunate, has increased people's awareness of their need for protection and insurance for the sake of their families, and this is an opportunity that InLife will not waste.

“Our commitment starts and ends with the Filipino people. Our mission is to serve them,” Lisa said, and COVID-19 pandemic is no different from the other disruptions and calamities InLife has seen Filipinos through.

“We are always there—hindi kami nawawala, and the pandemic has allowed us to demonstrate our commitment and resiliency as the Filipinos' partner,” Lisa said. “When the quarantine guidelines allowed us, we were there physically for them; when the quarantine prevented us, we were there digitally.” •

WHEN FRONTLINERS WIELD KEYBOARDS, HEADSETS

LILIBETH CO

Not all frontliners who risk their lives to help others during the COVID-19 pandemic are garbed in layers of protective coveralls, toiling in hospitals or out in the streets.

SENIOR MANAGER, INLIFE POLICYHOLDERS SERVICES DIVISION

Sometimes, they are ordinarily dressed workers behind an acrylic-protected counter hunched over their laptops, carrying on with their duties to keep alive a company's operations—and their own source of income—afloat.

Lilibeth Co, senior manager of Insular Life's Policyholders Services Division, and her team of six InLifers were such industry frontliners, but the pressure was more intense because their company has 110 years of uninterrupted service.



Lilibeth, InLife employee for 34 years now, takes pride in being able to serve policyholders during the public health crisis.



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It was a strange experience for us at first because we are accustomed to face-to-face interactions with policyholders.

While cooped up in their homes during the first three months of the lockdown, Lilibeth and her staff continued to perform their tasks like soldiers on the battlefield, wielding company-issued laptops and riding on erratic internet connection.

The team handled the usual questions and complaints from confused and irate policyholders but this time, through the customer portal, InLife's online end-to-end policy servicing facility. While it was a drastic pivot from their normal operations, Lilibeth and her team persevered, patiently guiding clients through the process to ensure that they were up to date with their premium payments or that they can access their benefits or funds without delay, especially at such a difficult time.

“It was a strange experience for us at first because we are accustomed to face-to-face interactions with policyholders that allow us to see right away if they are satisfied with our service,” Lilibeth said.



Lilibeth Co (fifth from left) leads the first team of InLife frontliners who responded to policyholders' concerns at the onset of the community lockdown. (From left) Sonny Zablan, Akira Solicito, Kris Ramido, Paolo Llantero, Lilibeth, Karenne Dacayan, Myron Gutierrez, and Dick Penuliar.

But with her grit, plus over three decades of experience with InLife, she was able to keep her team solid and focused, helping them navigate an unfamiliar path. From home, she initiated group chats and the occasional virtual meet-ups, not just to keep close tabs on their progress at work but also to cheer them up.

"Because we are frontliners and our work is not really just focused on the customer portal, I made sure that I was there for them. We would meet [online] and talk about their concerns or the things they need. But my team is very flexible and they adjusted pretty fast to the new tasks given to them," she shared.

When the government eased the lockdown in June, allowing the return of a small percentage of the workforce to their offices amid lingering fears of infection, Lilibeth was among the first to unflinchingly go back. She thought that if her staff was returning to the office, she should too.

"I won't ask them to do something I won't do. So I also reported for work to assure

them that it was safe to go back to the office as long as we strictly observe the safety protocols set by the government and the company," she said.

Privileged to serve

Lilibeth said InLife had fully prepared for their return to work. The company provided daily transportation for those who did not have private vehicles; regularly distributed face masks and face shields; frequently disinfected service areas where they deal with policyholders; and placed acrylic barriers on the office counters for extra protection.

On their first day back at the office premises under the new normal, with business operations limited to only four hours, the team willingly skipped lunch to be able to accommodate the big number of policyholders who turned up in the office not just for their usual transactions but also for much-needed human interaction.

"We are in the middle of the pandemic and to be of service to our fellow Filipinos at this time is really a privilege," Lilibeth said.

"We are living our long-held belief that our company exists for the Filipino. As members of this company, this has long been inculcated in our minds—that we should be there for the people especially when they need us the most," she said.

Lilibeth, a mother of three, is one of the most familiar faces in InLife, having been with the company for 34 years now. Fresh from college with an accountancy degree, she began her career as a receiving clerk and worked her way up to become a senior manager.

All these years, she chose to stay with InLife because of how the company treats each employee as part of a family, and not just as a cog in a big machine, she said. So, when she was thrust into one of the most challenging times in her career—to

carry on for the company as it grappled with the impacts of the pandemic—it was easy to give back and pay forward the compassion and the warmth she has received.

"In this job, it truly makes us feel great to be part of this organization when we make our policyholders happy through our service," she said. •

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We are in the middle of the pandemic and to be of service to our fellow Filipinos at this time is really a privilege.



Jun Aure (second from left) heads the second team of InLife frontliners who ensured seamless customer service throughout the quarantine period. (From left) Myron Gutierrez, Jun, Jenny Acosta, Arvin Anzaldo, Ed Pineda, Henry Simpson, and Gimel Plaza (seated).

STABILITY, SERVICE & A LONG STAYCATION

DARWIN BORROMEO

When Darwin Borromeo finally decided to look for a job in 1999, three years after graduating from college, he had only two requirements: the company must be based in Makati, where he lived, and it must be stable.

SHIFT-IN-CHARGE, INLIFE DATA CENTER OPERATIONS

“lyong matatag talaga, hindi magsasara,” he said.

He was offered a job as a clerk at the Records Management section of Insular Life (InLife), which was then headquartered in Makati. The work was not related to his computer science degree, but he took it because his father said InLife was as stable as a company could get.

It was not until 21 years later that Darwin, now Shift-in-Charge of InLife’s Data Center Operations Unit, understood just how stable the company was. When the government declared an enhanced community quarantine (ECQ) that barred any movement save for essential work, InLife found ways to remain operational and retain its employees, as it had done in the past 110 years.




“Kampante ako sa company kasi nabuhay nga noong World War 2 na may mga nagpapatayan, ito pa kayang pandemic lang. Kailangan kami ng tao. Hindi kami pwedeng mag-sarado,” he said.

Darwin’s team was the only one physically reporting to the office—three people per 12-hour shift—to make sure the data center’s system was working smoothly to support operations. They had to update the system daily for inputs from all district and regional offices, including sales, payments, policy

updates, payouts—anything that came in and out of InLife’s data system was in their care. The team also examined over 300 laptops issued to InLife personnel who were working remotely.

As an incentive for their extra-long workdays, InLife considered all hours served by the Data Center Operations Unit during ECQ as overtime, which meant higher pay. Darwin said even those who did not report for work due to travel limitations received their regular salaries.

 Darwin and his family felt at-home in a residence hotel close to the InLife office during the onset of the community lockdown.

To make things easier for those who are able to report to work, InLife billeted them and their families in a hotel a few blocks away from the company's head office in Alabang.

Darwin remembers getting the call from his boss on March 16, rousing him from sleep and telling him to pack up immediately and bring his family to Parque España Residence Hotel in Filinvest, where he and four other employees with families would be staying for a while.

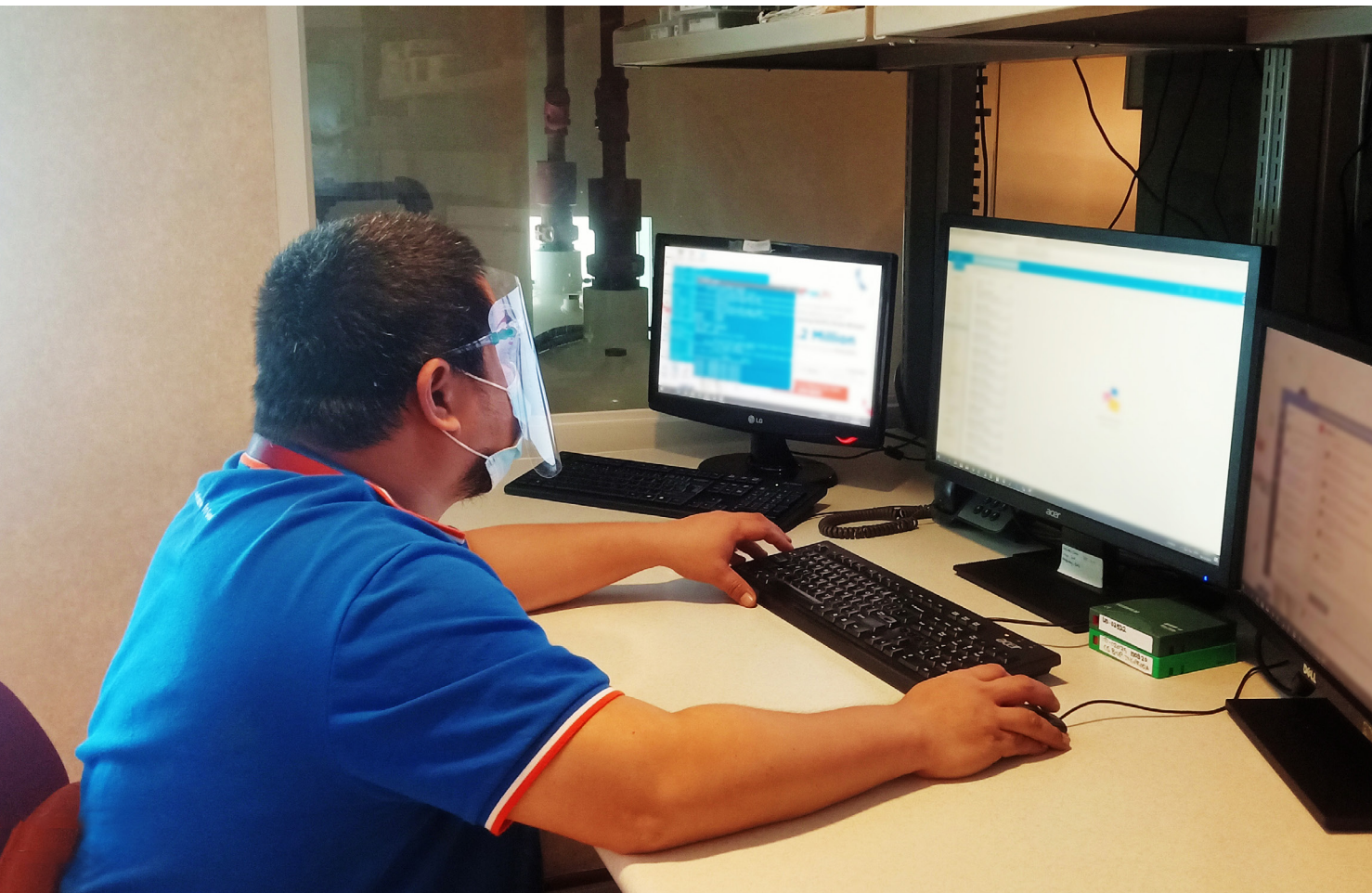
For a while turned out to be 75 days.

"Seventy-five days, walang labasan. Nililibang ko na lang ang mga bata. I watch movies with

them kahit antok na antok na ako. Minsan takbuhan sa loob ng Parque, tagu-taguan kasi two-bedroom unit naman iyon with maid's quarter kaya malaki," said Darwin, who has an eight-year-old son, and a four-year-old daughter.

Bonding time

Their suite also had cable TV and Wi-Fi so the kids were fine. Darwin's wife kept herself busy in the kitchen, where she and the other wives took it upon themselves to cook for InLife employees at the hotel. They would plan the menu, and Darwin's boss, Ma. Araceli S. Gonzales, bought food for their weekly supplies.



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Binigyan kami ng kumpanya ng maganda, sinuklian din namin ng maganda.

Darwin said InLife made sure they had vegetables, fish and meat in every meal, plus free vitamins to boost their immune system. The proximity of the office to the hotel also gave Darwin and his team extra hours to rest and spend with their loved-ones.

"Yung ibang company noong ECQ, biglang nag-deklara ng closure. Marami akong kilala na nawalan ng trabaho. Pero yung InLife prinovide lahat. Quaran-pigs na nga tawag namin sa sarili namin—kain, work, tulog," Darwin said.

When quarantine measures were eased and Darwin and his team had returned to their own homes, the company hastened the automation of certain procedures in anticipation of another lockdown. By June, the Data Center Operations Unit was working from home and coordinating through Microsoft Teams like other InLife departments; and only one person was physically needed at the office.

Darwin said he was "very proud" to be part of InLife's legacy of uninterrupted service. The extra money he saved up from the overtime pay also allowed him to invest in a small lot in Taguig where he could build a home for his family soon.

"Binigyan kami ng kumpanya ng maganda, sinuklian din namin ng maganda. Hindi ko naisip na may crisis na pwedeng maharap ang Insular Life na hindi nito kakayanin," he said. "Dito na ako magreretiro." •



Darwin updates the system to support InLife's nationwide operations. Even as he goes to the office during quarantine, he is able spend time with his family.



BAYANIHAN PARA SA BAYANI

DR. JEROME SENEN

Mornings are
the toughest.

He still wakes up at
4 a.m., as he usually
does, to prepare the
kids for school. And he
half-expects to see her
in her corner of the
room, painting, doing
calligraphy, recording
songs, or editing videos.

He is the early riser
between them, but when
his wife gets an urgent
call in the middle of the
night, she finds it hard to
go back to sleep, so she
indulges her hobbies.

PEDIATRIC PULMONOLOGIST,
HUSBAND OF DR. KATHLYNNE
ANNE ABAT-SENEN (+)

But Dr. Kathlynn Anne Abat-Senen is no longer
in her corner. She is no longer singing or writing or
taking hospital calls. And her husband, Dr. Jerome
Senen, is still waking up early and trying very hard
to live the life she had wanted for them.

"It's still a bit surreal for me. Every time I wake up, I
still half-expect that I will see her next to me. That's
one of the first things I missed—'yung may katabi
ako sa pagtulog and 'yung routine namin na we
have breakfast with the kids, then attend to our
patients," Jerome said.

Jerome is a pediatric pulmonologist while his
wife Karen, as she is called by family and friends,
was a neonatologist and lecturer at the Philippine
General Hospital (PGH). They have a private clinic in
Valenzuela City and in several hospitals in Bulacan.
When the pandemic hit and doctors began to get
infected, the couple decided to continue attending
to their patients, despite the risk, because that was
what they were called to do as doctors.



"Sabi namin, it would be a
disservice to everybody kung
magtatago tayo, so we continued
seeing patients," Jerome said. "We
did extra precautions: naka-full PPE
(personal protective equipment)
kami kahit sobrang pawis, hindi
kami makainom, maka-CR,
makahubad kasi ang init ng PPE. It's
a good thing our house has a small
shower outside so we would clean
up before seeing the kids."

Because many pregnant women
were unable to have their regular
check-ups during the lockdown,
there were a lot of premature and
complicated births, which meant
Karen's services as a neonatologist
were very in-demand. This took a
toll on her health.

In late June, Karen was one of the
medical frontliners infected with
COVID-19. She recovered in July
and remained in high spirits, even
recording a song to celebrate her
discharge from the hospital. But
just a week later, she tested positive
for COVID-19 again and had to be
readmitted to PGH but this time,
her situation did not look good.



The COVID-19 pandemic did not stop
Jerome and Karen from serving those
in need of their expert care.



Moved by the outpouring of love from fellow Filipinos, the Senen family will continue to live the life Karen wanted for them.

In August, after 44 days in the hospital's intensive care unit (ICU), Karen lost her battle with COVID-19.

Her parents and siblings, who had last seen her in March before the government-enforced lockdown, could not hold her. Her children could not say goodbye and even her husband, who stayed at the hospital the entire 44 days, could count the times he was allowed to see her in the ICU.

"Ito yung hindi nakikita ng regular na tao. It's not only the dread na baka mamatay ka. There's also the emotional stress of family members—being away, not being able to say goodbye except through a video call," Jerome said.

"The price of the virus is not just the life of the person but also the people that she will leave behind. My kids are still small, 8 and 11 (years old), at lalaki silang walang mom. Doon ako naiiyak eh," he said.

“

Sabi namin, it would be a disservice to everybody kung magtatago tayo, so we continued seeing patients.

The children have received counseling and support from their school, and are currently preoccupied with their online classes. Jerome's mother, a retired teacher, and his brother, an IT specialist, help look after them. On weekends, they visit Karen's parents in Las Piñas to play with their cousins, or they bring flowers to Karen's resting place.

Outpouring of love

Karen's was one of the high-profile COVID-19 cases among medical frontliners, not just because it raised the issue of COVID-19 reinfection, but because in the darkest of times, it showed the amazing ways people came together to support her family.

"Sa financial, thankful kami na andami-daming tumulong sa amin. Lahat ng networks ng mga kilala namin or kilala namin in passing, or even mga hindi namin kilala at all, even from the other side of the world, helped us in their own little ways—mga small things that if you add up have helped us tremendously," Jerome said.

His classmates from Philippine Science High School volunteered to make digital portraits to raise funds for Karen's medical bills, as did Karen's friends from grade school and high school. A Facebook group of fountain pen collectors, of which he and Karen were members, did a fundraising auction of their collectible pens. A pediatrician's artist friend

did caricatures and donated the proceeds to them, as did a batchmate in medical school (University of the Philippines Manila) who sold her paintings for Karen.

A US-based ninong and friends abroad raised \$25,073 through GoFundMe for the ECMO (extracorporeal membrane oxygenation) machine Karen needed. The machine had to be rented from the National Kidney and Transplant Institute for PHP 750,000, plus PHP 20,000 per day of use. Karen used the ECMO machine for over 30 days. She was also hooked to a ventilator and had to undergo dialysis using another machine that was not available in PGH and hence, had to be rented. These are on top of the daily medication and blood transfusions Karen required.

"The cost is very, very staggering. Good thing talaga na andaming tumulong sa amin," Jerome said.

"Parang nagkaroon ng spirit of bayanihan, not just sa finances but even in other aspects like blood donation. One example: meron kaming medication na hindi mahanap anywhere, so we posted on Facebook asking for help. Meron na lang nag-contact sa amin—friend namin ni Karen na doctor na matagal na naming hindi nakikita—she bought the medicines from St. Luke's (Medical Center)," he said.



To honor Karen's memory and fulfill their promise of service, Jerome will continue to be a doctor to the kids who need him.

Jerome was also grateful to PGH for giving him a place to stay while Karen was in the ICU, and for coordinating with other hospitals for everything they needed. He also mentioned Sen. Richard Gordon, who through the Philippine Red Cross, provided blood supply for Karen's needs.

Above all, Jerome said he could not have done it without Karen's siblings. They sought and facilitated assistance through Facebook, driving people to PGH to donate blood. While they knew how friendly their sister was, even they were astounded by the outpouring of love from strangers. They realized it was the payback

for the earnest service Jerome and Karen had given people through the years.

"We had no regrets seeing our patients kasi kung di kami titingin, paano na sila?" Jerome said. The parents of premature babies Karen had helped save have sent not just financial aid but also letters and prayers for their doctor.

"Minsan may magpapadala sa GCash namin ng PHP 50, mga hindi mo aakalain na magpapadala kasi alam ko naman na mahirap din buhay nila. Baka yung PHP 100 or 200 na padala sa akin na iyon ay pantawid na nila ng meal, but they opted to send it to us," he said.

“

Medical frontliners really, really need help kasi hindi lang kami ang kailangan to stop the virus. Everybody has to do their part; if we don't, walang mangayayari sa Pilipinas.

Help health workers

Karen's case has turned the spotlight on health workers fighting a battle that seems to have no end in sight. Jerome is thankful for all the post-humous recognition Karen had received, especially from the Valenzuela City government and its congressional office. But his biggest desire is for the country's leaders to realize that health workers need help, and for the people to do their part to prevent the spread of COVID-19.

"Medical frontliners really, really need help kasi hindi lang kami ang kailangan to stop the virus. Everybody has to do their part; if we don't, walang mangayayari sa Pilipinas," he said.

"Don't go out of the house if not needed," Jerome practically pleaded. "The story of Karen is a precautionary tale, na kahit gaya ni Karen na grabeng pag-iingat na, sinunod lahat ng precautions, pero tinamaan pa rin and hindi sya naka-recover. It's a lesson na dapat matutunan ng lahat."

Jerome, who chairs the pediatric department of Marymount Hospital in Meycauayan, plans to resume working in November when he's done with Karen's paperwork. Some have questioned this decision but it was what Karen would have wanted him to do, he said.

"It's a promise I made to Karen—that I would continue to be a doctor to the kids who need me. It's my way of honoring her memory and the pact we made during the pandemic," he said.

Is he scared?

"Yes, but if magpapadala ka sa takot—if every physician ay matatakot—walang mangyayari sa atin. Pupulutin tayo kung saan-saan, magkakasakit tayo pare-pareho," he said. "I just have to be prepared mentally, spiritually, psychologically, emotionally because that's what Karen wants me to do—to work but to also be prepared." •



Dr. Kathlynn Anne Abat-Senen was one of the InLife Sheroes featured by Insular Life for its Mothers' Day 2020 special: Mothers on the Frontline. When asked what it is that drives her to do what she does, she answered: "I have always been motivated by Ralph Waldo Emerson's quote 'The purpose of life is not to be happy. It is to be useful, to be honorable, to be compassionate, to have it make some difference that you have lived and lived well.' I am fortunate to have a family that encourages me to live a life of purpose."

SEE HER STORY HERE: www.inlivesheroes.com/articles/frontline-moms-1

NOTES FROM THE FRONTLINE

ANALYN GUIVENCAN

If she had not been too afraid to work in a hospital, Analyn Guivencan would have been in Israel by now, working as a caregiver and earning more for her family. And yet, years after she turned her back on that opportunity, Analyn finds herself exactly where she did not intend to be—at a hospital in the Philippines during a deadly pandemic.

NURSING AIDE

Analyn is a nursing aide assigned at the so-called COVID-19 House of the Ospital ng Muntinlupa (OsMun) in Alabang, which is run by the city government. OsMun is one of the few public hospitals with the capacity to admit and treat COVID-19 patients.

“Yung mga classmates ko sa TESDA, nasa Israel na... Siguro dito talaga ang destiny ko. Hindi ko ito plano, basta dumating lang, pero nagustuhan ko na din,” said Analyn, who completed her training in health care services at the Technical Education and Skills Development Authority in June 2008.

“Gusto kong mag-abroad pero noong mag-OJT kami, di ko pala kayang mag-alaga tapos mamamatay. Mas mauuna akong umiyak sa relatives. Kung aso nga iniyakan ko,” she said.

But as fate would have it, in 2014, Analyn got a job at the housekeeping department of OsMun. The department was abolished when an agency took over the job last year, and the more experienced housekeepers, including Analyn, were absorbed as nursing aides.



Armed with her personal protective equipment and determination to keep on fighting for life, Analyn continues to work as a nursing aide after surviving COVID-19.

She was assigned to the third floor of the hospital where she helps take care of patients. There was no COVID-19 then.

“Kami ang nagpapalit ng diapers ng pasyente, nagbibihis, nagpapakain sa kanila. Lahat ng concerns nila sa amin muna, bago ang nurse,” she said.

When the third floor of the hospital was converted into the COVID-19 House for confirmed cases and persons under

investigation, Analyn was hesitant to go to work. She gave in when her supervisors explained that the hospital lacked manpower. They were also told that they would only be assisting the nurses and that a shelter would be provided for them.

“Sabi nila ‘laban’ kaya laban... Natakot ako kaya lang noong magsabi sila na may shelter, naisip ko mahihawalay ako sa pamilya. Hindi sila madadamay kapag na-infect ako,” she said.

“

Sabi nila ‘laban’ kaya laban . . . Natakot ako kaya lang noong magsabi sila na may shelter, naisip ko mahihiwalay ako sa pamilya. Hindi sila madadamay kapag na-infect ako.

Analyn said the health workers’ shelter in Tunasan was provided by a nurse who is based abroad while their food and supplies were provided by Insular Foundation, the social responsibility arm of Insular Life. Tere Melad, Insular Foundation Program Manager, joined the team of OsMun in buying provisions for them whenever stocks ran out. The shelter was available for three months, from March to June.

Despite the support, the workload and risks she had to manage daily at the COVID-19 House began to take a toll on Analyn. Patients would open up to her about their fears, pain and suffering, and she absorbed all of them. “Nagka-anxiety ako kasi nakikita ko ang mga pasyente na naghihirap, lalo na ‘yung mga bata na makikita mo nahihirapang huminga. May mga pasyente, hindi nakakarecover,” she recalled.

Surviving COVID-19

Analyn almost quit her job. She knew that she was vulnerable because she was 49 years old and hypertensive. But she just could not find it in her heart to abandon the young nurses who she once found crying uncontrollably as the hospital was slowly being filled up with COVID-19 patients. She stayed and requested to work the night shift because wearing a personal protective equipment during the day was unbearable due to the heat.

While her job was high-stress, Analyn said she felt it was worth it when she saw patients recovering from COVID-19. But sometimes, when she meets patients’ relatives who take their frustrations out on them, she would again question why she puts herself at risk taking care of other people.

“Maiisip mo, ‘ito bang mga taong ito ang pinag-aaksayahan mo ng (buhay mo)? ‘Yung mga relatives nila inaalagaan mo tapos sasabihin nila ‘pinapasahod kayo ng gobyerno so trabaho nyo iyan,’” she said.

What the relatives do not understand, she lamented, is that frontliners consider their patients as their own family and that no amount of salary can compensate them for what they do and sacrifice during this pandemic.

On July 19, 2020, Analyn tested positive for COVID-19. She immediately thought of her family. Her only consolation was that she was staying in a shelter then so it was impossible for her to infect them.

She said she knew it was coming because she had almost all the symptoms—cough, cold, fever and diarrhea. She also lost her senses of taste and smell, the most defining factors for COVID-19.

Analyn believed she got the virus when the string of her N95 broke while she was assisting a doctor in cleaning a laryngoscope which is being used in intubating a patient.

She found herself back at the COVID-19 House, this time as a patient. She thought she would not make it when she saw other patients being discharged one after the other, leaving her behind.

“Naisip ko, bakit sila negative na, ako hindi pa. Araw-araw, dasal ako ng dasal na gumaling na ako,” said Analyn who could not contain her emotions when recalling her ordeal.

Finally, on Aug. 7, Analyn tested negative for COVID-19 so she was discharged the following day. She proceeded to another shelter for isolation, instead of going home.

When the provision for that shelter ended on Sept. 6, Analyn returned home and

was surprised and sad to experience discrimination from her own neighbors. One of them, she suspected, was heavily spraying disinfectant outside her house as evidenced by the white marks on their water container. Another wanted to cordon off their house and isolate their family.

This is when she really appreciated having a shelter for frontliners in the past months.

“Importante talaga may shelter para hindi kami nadidiscriminate. Sabi ko nga, ito ba ang nararamdaman ng hero? Ganito ba ang mararanasan namin kapag nasa labas na kami ng hospital?” she said.

Some of her colleagues had resigned when their families were infected, and she, too, gets asked by her four children and husband why she continues to work. Her response was simple: “Kailangan eh.” •



Analyn and her colleagues are grateful that they stayed in a temporary shelter provided with food and supplies. Despite the risks, they carry on with their duty to help fellow Filipinos recover from the virus.

WHERE DVDS, DILIGENCE & DISKARTE WILL TAKE YOU

EDNA LABANIEGO

Exactly 25 years ago, Edna Labaniego, 48, was a DVD vendor, constantly evading street clearing operations and living with her family as informal settlers in Doroteo Jose, Manila.

Today, she owns an electronics store, a motorcycle shop, three laundromats and a boarding house; and shuttles between her family's homes in Sta. Cruz, Las Pinas, and Cavite.

INLIFE POLICYHOLDER

Between her past life of strife and her present life of security were years of diligence, diskarte, and the cunning ability to turn a profit out of anything, even insurance policies.

"Madiskarte talaga ako. Noong vendor kami, kikita ako ng PHP 500-1,000 a day, ang expenses ko ginagawa kong 50% lang ng income. After eight years, nakaipon na ako ng PHP 150,000," said Edna, who came to Manila from Zamboanga after finishing high school. Her parents had no means to send her to college.

Edna found work at the Quiapo barter mall, earning PHP 350 per month. When a fellow sales girl left to work as a domestic worker in Dubai and told her about the bigger salary, Edna packed up and joined her friend in the same employer's household. It was easy to be directly hired from overseas back then, she said.



For three years, Edna worked as a nanny and an all-around helper in Dubai, with a monthly salary of PHP 3,500, which she sent back home to her parents. In 1995, upon the urging of her boyfriend, Edna returned to the Philippines, without any savings.

"Nagpaplano na rin talaga kami mag-asawa. At 'yung mga magulang ko, ayaw na rin ako pabalikin, pinapakasal na rin ako kasi 24 years old na ako noon.



For Edna and her husband Limuell, aggressive savings and prudent investments complemented their hard work and sound business sense.

Eh basta sinabi ng magulang ko, sunod ako," she said.

When they were married in August 1995, Edna's husband Limuell already had a small livelihood selling pirated DVDs. He had wanted her to stay at home and allow him to provide for her, but she could not stand being idle, so by October, she was peddling DVDs along with him, buying rights to spaces where she could put up tables.

"Lumakas ang negosyo namin nung hinawakan ko na. Minsan, nagde-daily (income) kami ng PHP 2,000 kaya nakaipon ako. Noon, hindi pa mahigpit kaya nakakapagtinda kami sa bangketa," she recalled.

In 1996, when the couple had their first child, Edna began looking for ways to save aggressively, but she did not want to go to the bank. She had heard about insurance so one day, she and Limuell got on their bike and pedaled around Manila. They found an Insular Life office in Escolta, where they were received by financial advisor Gigi Pineda.

After being briefed about insurance and reading the terms, Edna bought an insurance policy for her eldest child, payable in 10 years. She scrimped all their money to be able to pay the PHP7,000 quarterly premium.

“Bilang isang nanay, lahat ng pangarap ko ay para sa kinabukasan ng anak ko. Kahit konting-konting ipon pa lang, nag-iisip na ako. Sabi ko sa asawa ko, kailangan natin mag-ipon para sa anak natin kasi ayaw ko maging katulad sa akin na hanggang high school lang,” she said.

From DVDs to electronics

Edna’s insurance policy gave her a cashback beginning on the eighth year, which timed perfectly with a decision to start a new business. A friend had advised Edna to rethink her DVD enterprise and try selling electronics in Quiapo, where she would have her own store and not have to worry about being apprehended by police on the streets.

A slot had just opened up in Raon—a rare opportunity—so in 2003, Edna took out her PHP 150,000 savings and jumped in. She sold lights and sound



All for the family. For Edna, all their savings and investments are all for their six children.

systems for videoke/karaoke, which were all the rage then. Even when she did not have enough money to buy more merchandise, suppliers trusted her with their items, and she did not have to pay for what she could not sell.

“Gumanda ang takbo ng buhay namin. Hindi na kami squatter; nakabili na kami ng bahay sa Sta.Cruz noong 2011 dahil sa ipon ko sa electronics. Napakabilis ng lago ng negosyo,” she said.

By that time, Edna had also begun to receive cashbacks from her eldest child’s insurance policy, beginning with PHP50,000 a year until she received the full amount she invested, plus profits. Encouraged, she decided to get another insurance for her husband and later, for all her six children.



“
Kahit wala akong pambili ng damit, inuuna ko ang insurance kasi alam ko magagamit ko iyan balang araw.

“Na-engganyo ako doon kasi ang gusto ko hindi lang insurance but business. Hindi lang ‘yung kapag namatay ka may makukuha (ang pamilya mo). Ang tingin ko diyan ay business. Iyan talaga ang purpose ko,” she said.

Every time she would receive a payout from her insurance policies, she would invest them in new ones. She now has 12 policies for her family, including her parents and a sibling. The premiums on these reach over PHP 1 million annually, but the returns are much more, she said.

“Ang kagandahan kasi may cash value. Iyan ang nakatulong sa akin kasi ‘pag meron kang kailangan, madali mong mahiram, madaling mapakanibangan,” she said.

“Syempre hindi naman lahat ng araw, meron ka, so ‘pag gipit ako, pupunta ako sa (Insular) office, sasabihin ko sa kanila, pwede ba ako mag-loan? Within one hour, andyan na ang cheke kaya bilib ako sa Insular,” she said. “Si Ma’am Gigi, naging mentor at manager ko na.”

When her electronics store and insurance policies turned a profit, Edna invested in a boarding house in Tayuman. This was her dream, she said, ever since they were squatters in Doroteo Jose and could barely pay the PHP4,500 monthly rent.



From nanny and DVD vendor to business owner, Edna fulfills her dream of good life for her family.

“Tuwing sinisingil kami nagsasangla kami ng gamit kasi walang pambayad. So nangarap ako na sana ako naman kakatok para kumuha ng bayad, hindi ‘yung ako kakatukin lagi para magbayad,” she said. This dream and more came true for Edna and her family. All her children are in good schools, and the eldest is managing the laundromat and motorcycle businesses.

She said her experience proves that you don’t need a lot of money to invest, especially in yourself.

“Sa akin kahit wala akong pambili ng damit, inuuna ko ang insurance kasi alam ko magagamit ko iyan balang araw,” she said. ●

A GRANDMOTHER'S GIFT

Nothing can compare to a mother's love, they say, but this grandmother's devotion to her grandchildren is in a league of its own.



The photos in this feature do not show Myrna or her family but are composite images that represent her story.

Myrna (not her real name), 79, is the sole guardian of her four grandchildren, with the youngest still in high school. Her son, the kids' father, died early this year, and their mother is estranged.

Since the children were young, Myrna has looked after them, driving them to school, tutoring them, paying for their education, and providing everything they needed to live a comfortable life.

"Simula ng namatay ang mister ko, ang buhay ko na ay ang aking anak at mga apo. Ito na ang role ko sa buhay—to take care of them," said Myrna, whose husband died over 30 years ago.

When she retired from government service, she had plans to travel—she loved London and would have wanted to go back—but an unfortunate event hindered her plans. Her house in the south of Metro Manila burned down just before she retired.

"Walang insurance ang bahay ko. I needed money. My retirement fund was spent on rebuilding that house," she said.

A GRANDMOTHER'S GIFT



“

Simula ng namatay ang mister ko, ang buhay ko na ay ang aking anak at mga apo. Ito na ang role ko sa buhay—to take care of them.

"Kung hindi ako nasunugan, mag-travel sana ako with my son and grandchildren but because of what happened, I could not. 'Yung mga kasamahan ko sa office, jetsetters na," she recalled with a slight melancholy.

The tragedy reminded Myrna of the importance of being insured. She had already gotten small life insurance policies for herself and her son in the 1980s, after her husband died and left her with almost nothing. But she was still earning a modest salary then and had no money to invest.

Meeting Digna

"I realized I really needed insurance. I was an officer already when I retired and there was some money left from my retirement. I wanted to invest kaysa magastos ko," she said.

In 2011, after doing some research, Myrna walked into the building of Insular Life in Muntinlupa City and asked the guard who she could talk to about her needs. The guard pointed her to the office of financial advisor Digna Lacuanan, who was then with a client. Myrna waited patiently for over an hour, but it was an hour that would lead to a lifetime of friendship.

Digna listened to Myrna's story, noting all the things she wanted

for her grandchildren. Myrna was set on investing her remaining retirement money for their future. The kids were all still in high school then, with the youngest barely a toddler, and she did not know how life would turn out for them.

"Unlike ako at asawa ko, we were hardworking, motivated. May plano kami, like this year may car, this year, may bahay. But ang nakikita ko sa generation ngayon, they don't have such drive, so what will happen to them if wala na ako?" Myrna said. "I want them to maintain a lifestyle na mabubuhay sila na hindi kawawa."

Digna prepared four Variable Universal Life insurance policies for Myrna's grandchildren and advised Myrna on how to invest her money to achieve optimal growth.

"Digna is really concerned for the protection ng client—I cherish that the most," Myrna said of her financial advisor, who has become a good friend to her family over the years.

"Yung iba kasi kinuha lang ang pera mo tapos di mo na makikita. Digna would advise me from time to time. I really value her advice. She knows my story, she knows my life, she knows how to direct my investment, she knows how to plan for me," Myrna said. "Dati may investment ako sa iba but I terminated it na and put in Insular life."

“
I come from a
poor family so I
know the value
of saving . . .
I spend wisely,
pero hindi
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won't enjoy
your life.

While she is a big believer of insurance, she said people should first secure their emergency savings before going into investments, as she did. Myrna, who used to attend seminars abroad as part of her job, would save her travel allowances. It helped that she was not an extravagant person and enjoyed simple things.

"I come from a poor family so I know the value of saving. I don't want to go back to my life na mahirap na mahirap. I spend wisely, pero hindi naman sobrang tipid na you won't enjoy your life," she said.

Her grandchildren are of working-age now but like the millions of Filipinos, their jobs had been casualties of the COVID-19 pandemic. Myrna prays for them constantly and wishes three things for them: that they be prayerful and grateful to God; that they maintain a healthy lifestyle; and that they be prudent in their spending.

"Sabi ng mga officemates ko dati, bakit daw ako ganoon sa mga apo ko. Sabi ko hindi ko matitiis iyon eh, parang mga anak ko na rin sila. Mahal ko sila," she said. •

SHIFTING GEARS TO WIN IN LIFE

**DIGNA
LACUANAN**

INLIFE FINANCIAL ADVISOR



Digna Lacuanan, 69, is a car aficionado and loves to race not just on the circuit but in endurance races as well (cannon ball runner). Having driven a vehicle since she was 12, Digna picked up many of life's lessons from driving.

"You have to learn to shift gears, increase speed, or slow down as needed. Kung hindi ka marunong, mamumulubi ka," she said. "You should be able to see opportunities as they come."

The COVID-19 pandemic presented Digna and her team of 36 financial advisors at Money Managers the opportunity to shift gears and maximize digital selling. While others complained about the restrictions caused by the lockdown, Digna drove her team in the right direction—providing insurance to delivery riders, online sellers, food suppliers, security guards, tricycle drivers and other essential workers.

"Don't discount this market because they are the ones in need. Yung iba, ang sabi pareho lang naman ang effort 'pag malaki or maliit (ang insured), so doon sila sa malaki. Sabi ko, huwag ganoon, selfish iyon. Everybody deserves to have a good life," said Digna, who has been with Insular Life since 1998. She established Money Managers General Agency in 2013 and now runs it with her husband and son.

"Good ethics is good business," she said. "What is your reason for waking up in the morning, for going to the office? Ako, excited ako kasi I know I will be able to serve people again. I have been with InLife for more than two decades but never ako nag-regret."

This perspective is a huge turnaround for Digna, who used to loathe insurance agents because of her family's tragic experience.

A farmer in Sorsogon, her father bought a life insurance (not from InLife) and religiously paid for it. When her father died, Digna was told by her mother to go to Manila to claim the PHP 1 million death benefit. All she got was PHP 747.00, just enough to cover her fare back to Bicol. It turned out that their agent collected her father's premiums without remitting them, leaving her father's insurance policy to lapse.



Digna sells insurance and seals lifetime friendships with her clients at full speed. She extends financial advice to more Filipinos through their Money Managers General Agency which she runs with her husband Douglas.

“Napakasakit ng experience ko doon. Akala ko makakatapos ako ng medicine kasi may PHP 1 million, but wala pala, so after ko mag-medtech, hindi na’ko nakatuloy sa medical school,” recounted Digna.

“Having learned from that, I make sure that for every client I talk to, may lifetime relationship kami. I know retirement has to come, that’s why I asked my son to join my team—so he could help my clients who trusted in me,” she said.

Digna’s belief in insurance was restored in 1998, when her sister, an InLife agent, died of cervical cancer. Her sister’s insurance policy covered not only the health expenses and house amortization, but also left enough money for her son to live a comfortable life.

“Life insurance is important to every person because it is the foundation of all financial plans,” she said.

Digna was 48 when she began to seriously work in the industry. She was a medical technologist and a certified public accountant who, in her words, had been “parked at home” for years because her priority was to raise her family. Insurance was her ticket to reclaiming her ability as a woman to make her own money—and she did.



With the same passion, Digna treasures her grandsons Joshua, Josiah and Matthew, and appreciates the joys of her work.

God and sports cars

Her first big sale in I.Care gave her a PHP 600,000 commission. She had been praying for just enough to buy a PHP 50,000 owner-type jeep so she would not have to haul boxes of insurance forms while commuting. But God provided way more. She bought her first car—a top-of-the-line Mistubishi GSR— and her first mobile phone, a Nokia 3210. That car is no longer running, and Digna now has a collection of sports cars that include an Audi and three MX5 but the GSR remains in her garage to remind her of her struggles and God’s enabling power, she said.

Through the years, Digna has held on to her life verse: “I can do all things through Christ who strengthens me” (Philippians 4:13).

While it was the income from selling insurance that had sustained her, it was the relationships she has built with her clients—who call her Tita Digna or Mommy—that have kept her in this line of work.

She gives not just financial advice but even marriage counsel to young couples. She helps draft the will of her elderly clients; she brings food to families who have lost loved ones; she does the books of friends fixing their estate—all as free, value-added service.

“As much as I can, I try to embrace my policyholders as family members. You will not just serve them but love them as well,” she said. “I listen to their stories, I pray for them, na they will have a long life para ma-enjoy nila ang retirement funds nila.”

Digna recalled how she was once approached by a child at the mall. The child’s mother saw her, and told the child to pay her respect to the one who sold her parents her education policy. She had finished college and now has her own family. Another client—a rich guy who ended up in a hospital ward because his savings were

depleted by his illness—was able to move to a better room and receive better care because Digna helped his family to take out funds from his insurance.

“These are the rewards, the joys of my work. It is not just about dying, it is also about living with dignity,” she said.

“You are good as your last sale” is a myth Digna wants to debunk.

“At the end of the day, what matters most is you are still that same person aspiring to make things better for those who believe, creating ways to help secure a child’s future or let a widow mourn with dignity or ensure people grow old gracefully and happily. Rejections come, but so what? Bukas bibigyan ka ulit ni Lord ng makakausap,” said Digna, who it turned out, is riding shotgun to life’s True Driver. •

“

I try to embrace my policyholders as family members . . . I listen to their stories, I pray for them.

A TAXI, SERENDIPITY & A CEBUANA'S DESTINY

MERCY GURREA

Mercedita Fiel Gurrea can sell anything—and she has her whole life to show for it.

INLIFE FINANCIAL ADVISOR

At age 11, she sold fish to help earn a livelihood for her family in Cebu. She would wake up at 3 a.m. to go to the fish market, hawk her fish haul by 6 a.m., and rush home to prepare to go to school at 11 a.m.

“Ang father namin na-stroke so hindi na siya makapagtrabaho. Kaming mga anak niya na nag-aral ay napilitang mag-hanapbuhay na rin,” recalled Mercy, now 52 and one of the top financial advisors of Insular Life (InLife).

Their fish business did well enough that Mercy was able to send two of her younger siblings to school. She herself did not finish high school, so finding a job was difficult for her. In the end, she decided to do the one thing she was good at—selling. She sold everything—from casseroles and charcoal stoves to home appliances and peanut butter.

Soon, Mercy found herself working as the franchise manager of a small company in the Visayas, but her lack of a college degree nagged at her. She took an acceleration test with the Department of Education, which enabled her to get a high school diploma and enroll in college.



Mercy attributes her success as a financial advisor to confidence and dedication to her work, and the noble purpose of insurance.

Mercy took up Accounting but quit without finishing even one semester.

“Nag-isip ako: ano ba ang gusto ko talagang gawin, makatapos ng college o kumita ng pera? Gusto kong kumita ng pera, kaya tumigil na ako,” she said.

In 1996, a friend who had a meat stall at the Carbon Market in Cebu City was interested to buy an insurance policy, and she wanted Mercy to be her agent. Clueless about insurance but wanting to make a sale, Mercy looked for an insurance company that would take her in. She instructed the taxi driver to bring her to this insurance company she had heard of, but by a stroke of serendipity, the taxi driver brought her to the building at the corner of Maxilom and Gorodo Avenue in Cebu City—the Insular Life Building.

“Nag-walk in ako at sinabi ko, ‘gusto ko mag-agent.’ Nagtaka yata sila kasi mahirap magrecruit... Sabi ko wala akong alam, kailangan ko ng training. Itinanong ko ano ang produkto nila kasi may client na ako,” she said.

After obtaining an insurance agent’s license, Mercy went back to her friend to present an insurance policy from InLife.



Mercy values financial security for her family, early investments, and retirement planning.

“Hindi ko alam malaki pala ang na-offer ko sa kanya. Na-shock ako sa laki ng kita ko. Ang first check ko ay PHP 140,000 sa isang client, and that was 1996!” Mercy recalled.

There was no stopping her from selling insurance after that, and Mercy, a college dropout, soon became InLife’s no.1 in sales in Cebu.

“Itong mga kasamahan ko mga professionals sila lahat, pero sabi ko kahit hindi ako professional, kayang-kaya kong gawin ito kasi ang ganda ng produkto, ang ganda ng purpose ng produkto,” she said.

Her work as an InLife financial advisor provided the financial security her family needed.

“

Nagbago talaga ang buhay ko. Naayos ko na ang buhay ng pamilya ko, mas secured na kami. Natupad ko ang lahat ng pangarap ko dahil sa Insular Life.

“Iyong father ko, breadwinner namin siya. Noong nagkasakit siya at eventually namatay, affected kami lahat kasi lahat kami umasa sa kanya. Ayaw kong mangyari sa mga anak ko iyon kung may mangyari sa akin,” she said.

Set on success

When Mercy started earning from commissions, she bought insurance policies, not only for herself but for her husband, their three children, and her siblings and their children. Over time, she was able to buy her dream house, a rest house, several farms and vehicles. She and her family have traveled extensively, too—something she could only dream of in the past.

“Nagbago talaga ang buhay ko. Naayos ko na ang buhay ng pamilya ko, mas secured na kami. Natupad ko ang lahat ng pangarap ko dahil sa Insular Life,” she said.

As her clientele grew, Mercy also recruited her own insurance agents. From having only 15 agents under the Agila Financial Team General Insurance Agency, which she runs with her family, her team has grown to around 100 agents.

Just like her when she was starting out, the agents Mercy recruited had limited knowledge about insurance, but Mercy taught them the ropes of the business, including financial planning and insurance policies.

Mercy said she does not have any secrets for success in the insurance industry. All she had when she started was confidence and dedication to her work.

“Kung sales lang, hindi talaga ako nagdo-doubt sa sarili ko. Kahit ano kaya kong ibenta. Hindi man ako degree holder, hindi iyon hadlang sa mga pangarap ko. Gusto ko talaga maging successful ako sa buhay ko,” she said.

Mercy faced a new kind of challenge when the insurance industry, like all other businesses, took a hit from the COVID-19 pandemic early this year. At first, she welcomed the lockdown as a “long vacation” with her family but by April, she realized the situation was not getting better and she began to worry.



For someone who was not techie, Mercy struggled with the shift to digital selling. She feared that she would not be able to get new clients, but her children came to the rescue and taught her how to use Zoom. Most of her communication, though, were still through Facebook, with which she’s very familiar.

She said she plans to sell insurance for as long as she can, and at her age, she is seeing the importance of having a retirement fund.

“Ayaw ko maging pabigat kahit kanino—that’s my goal,” Mercy said. “Either you die with money or you die without money. Ganon lang ako mag-isip.”

Her advice to young Filipinos? Don’t be a one-day millionaire. Live on 80% of your income and invest the rest. Start early.

“Huwag natin hayaan na tatanda tayong walang pera. Madami akong nakitang tao na noong bata pa sila, may pera sila, pero noong tumanda sila, kawawa na sila. Ayaw kong maging ganon talaga,” she said. •



Through her family-run Agila Financial Team General Insurance Agency in Cebu, Mercy reaches more Filipinos.

PAYING KINDNESS FORWARD THROUGH TEACHING

JERIELLE MALONZO

If there is one thing Jerielle Malonzo knows by heart, it is that there is great value in not being handed everything in life.



Jerielle credits her distinction as Summa Cum Laude graduate to her hard work, her family's support, and the Insular Foundation's Gold Eagle Scholarship.

GOLD EAGLE SCHOLAR-GRADUATE

The one-time Insular Life Gold Eagle Scholar and now University of the Philippines (UP) instructor puts premium not only on hard work but on initiative as well. Jerielle recalled how she looked for financial aid almost as soon as she finished reading her UP admission letter. Unabashed by need and counting on the promise of assistance on her admission letter, she trooped with her father to UP Diliman's Vinzons Hall to ask about available scholarships.

As valedictorian of her high school class and an incoming Mathematics major then, she qualified for two scholarship grants, one of which was from the Insular Foundation. Well into the first semester of her freshman year, Jerielle received the letter that would carry her through college—she was among the 16 UP students to be awarded Insular Foundation's Gold Eagle Scholarship.

In December 2015, Jerielle received her first allowance, PHP 35,500, in lump sum.

“

Talagang iba 'yung nagagawa kapag meron kang kumpletong suporta . . . Iyon ang ibinigay sa akin ng Insular Foundation.

“First time ko makahawak ng ganun kalaking pera, kaya sobrang saya,” she recalled. “Nakabili po ako ng laptop. Bumili rin po ako ng bag. Kasi mabigat po lagi 'yung dala ko, laging nasisira 'yung bag ko, so bumili na po ako ng first branded bag ko; hanggang ngayon nagagamit ko pa. Nakapagbigay din ako sa parents ko.”

For the daughter of a retired daycare teacher and a pastor, the scholarship grant was nothing short of life-changing. It covered her full tuition, other fees, and allowances for four years.

“Talagang iba 'yung nagagawa kapag meron kang kumpletong suporta—emotional, mental, and very important, financial. Iyon ang ibinigay sa akin ng Insular Foundation. Hindi niya ako hinayaang mag-isip pa ng 'paaano kaya 'yung baon ko bukas? Paano kaya 'yung kakainin ko mamaya?’ Ang laking bagay,” she said, noting the punctual and unfailing provision from the foundation.

“Naalis na 'yung burden; hindi ko naranasan mag-trabaho para mag-aral ako. I wouldn't have excelled; hindi po siguro ako nakapag-focus, hindi naging ganun ka-enjoyable 'yung college life ko kung hindi dahil sa Insular Foundation,” Jerielle said.

While she has a special fondness for the foundation's Christmas parties, complete with presents, she said it was the regular updates and check-ins from the Insular Scholars group chat that helped sustain her during her grueling years in UP.



In time, Jerielle proved that success is indeed positively correlated to a combination of industry, initiative, and investment.

In 2019, the self-confessed nerd marched as one of the 55 Summa Cum Laude graduates of UP Diliman, a record high for the state university. With that, Jerielle distinguished herself as one of only three Gold Eagle scholars to have graduated summa cum laude since 2008. She also secured a teaching position in UPD's Institute of Mathematics one month ahead of graduation day.

But in accepting that teaching job, Jerielle had to decline an offer from Insular Life, the country's first and largest Filipino life insurance company. She said the kind of education that Insular Foundation made possible for her had, in turn, inspired her to pay the kindness forward.

"Goal ko rin po noon na sana mabilis makakuha ng trabaho, makatulong sa mga magulang ko. Pero siguro po habang nasa UP, doon na ako nagkaroon ng awareness, ng pakialam sa mga nagaganap sa mundo," she said. "Naging goal ko na sana after kong mag-aral, 'yung trabaho ko hindi lang para sa akin; sana may positive effect din toward society."

Profession and advocacy

A constant learner, Jerielle divides her time between teaching and studying as she pursues a master's degree in Mathematics from the same university. Now in her second year of teaching, the 21-year-old instructor has turned her chosen profession into her own advocacy.

Teaching, Jerielle said, has taught her empathy. She capitalizes on the paradox that her age presents: being a young educator may not readily earn her the deference she deserves, but it does provide her with a compassionate perspective of her equally young students.

The ongoing pandemic, for example, has made her cognizant of the importance of mental health for her young students especially in this time of enforced isolation. She said her approach involves withholding judgment and reaching out to a straying student first because, often, all it takes is one message of concern for a student to open up and find equilibrium again.

"Hindi nakakababa sa iyo as a teacher na mag-reach out, mangumusta every now and then. Kasi hindi natin alam, baka iyon lang ang kailangan nila—isang kumusta lang, isang push lang, para mas mag-pursigi sila. It's a little effort," she said.

For now, Jerielle has turned her teaching position into her practical sphere of influence, positively impacting not only her students but her co-teachers as well. She recently undertook a "pandemic project" with her young peers, producing a series of instructional videos to help fellow Math teachers navigate UP's UVLe, or University Virtual Learning Environment, a management system for the university's online learning spaces. •



INSULAR LIFE

Insular Life (InLife) was organized and incorporated on November 25, 1910 as the first Filipino life insurance company established in the country.

InLife applies extensive experience in financial protection, life insurance, health, and accident insurance, investments, and retirement planning to bring "A Lifetime for Good" for Filipinos.

As the only mutual life insurance company in the Philippines, InLife belongs to each and every

Filipino who owns an Insular Life policy. Beyond a century, InLife continues to progress through the management of its environment, social and governance goals to serve society.

InLife gives back to the country through Insular Foundation's development programs in the areas of education, sustainable environment, disaster response, and employee volunteerism.

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Insular Life empowers Filipinos to achieve their financial goals, prepare for unforeseen events, and secure their future through its full-range of high-value insurance products and related services.

This 2020, InLife marks 110 years of uninterrupted service to the Filipino people. As this milestone happens at the unfortunate backdrop of the COVID-19 public health crisis, InLife mirrors the dedication and resiliency of Filipinos during trying times.

InLife's 110th Anniversary theme "For the Filipino" highlights the company's Filipino heritage and long history of service for the Filipinos. A 100% Filipino company committed to bring the good to Filipinos, InLife is and will always be for the Filipinos.

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