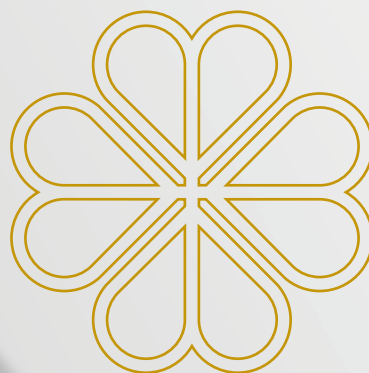


*Here for you,
for life*



ForLife Education Plan



ForLife Education Plan

ForLife Education Plan is a perfect plan that helps to secure your child's Education milestone without worrying about financial support. ForLife Education Plan is an insurance product which provides coverage on saving for education.

Highlights

- Provide Guaranteed Education benefit 110% of sum assured for High School Plan or University Plan.
- Provide protection to both Life Assured and Payor for the whole policy term with affordable premium.
- Waiver of future premium in case the Payor suffers from Death, TPD, or Critical Illness.

100% Sum Assured paid on Death or Total and Permanent Disability (TPD) of Life Assured

Guaranteed Education benefit 110% of sum assured on maturity date

Additional coverage available to protect against unfortunate events to the person paying the premium

Provide two key options, for High School Plan and University Plan

You can choose the premium frequency as Semi-Annually or Annually

How the plan works

Mr. Dara, 35 years old, purchase a ForLife Education Plan (University) for his 9 years old son, with Sum Assured of US\$ 10,000. Mr. Dara need to pay premium \$939.2 to purchase this product and receive coverage on this benefit like below:



Benefits	Sum Assured (USD)
Death/TPD	\$10,000 will be paid in case death or total and permanent disability of Dara's son
Maturity	\$11,000 will be paid during studying at university of Dara's son

As he chooses option University Plan. His son will received Guaranteed Education benefit 110% of Sum Assured will start to payout when his son reach age 19 as illustrated in the table below:

Life Assured's Age (Last Birthday)	Guaranteed Benefit	Total Benefit
19	\$2,000	\$ 11,000 (110% of Sum Assured)
20	\$2,500	
21	\$3,000	
22	\$3,500	

This brochure provides the basic information of this product. You are recommended to read Terms & Conditions of this Policy for more detail, and seek advice from our financial adviser before deciding whether to purchase the Policy.

Exclusion for Death/TPD Benefits:

The company will not be liable to pay any benefits if the Death/TPD of the life Assured is due to one of the following cause:

- a). Behaviour of committing suicide, regardless of being sane or insane; or
- b). Infected with HIV, contracted AIDS or other diseases related to HIV/AIDS; or
- c). Illegal use of narcotics, stimulants, or other additives; or
- d). Incurring the death penalty, taking part in illegal activity, resisting arrest of authorities, or escaping from prison; or
- e). Unlawful acts of Life Assured, Policy Owner, Beneficiary violating law regulations as regulated in Cambodia Criminal Law; or
- f). War (with or without declaration), civil war, or other armed conflicts; or
- g). Self-injury of Life Assured/Policy Owner, regardless of being sane or insane; or
- h). Taking part in aviation activities except for being passenger in civil flights according to flight schedule; or
- i). Military or naval service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order.