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ForLife Family Plan with Fortune Life



ForLife Family Plan

is an unbeatable gift for your beloved family, access savings and financial protection today with Fortune Life Insurance.

ForLife Family Plan with Fortune Life is the life insurance policy which provide coverage on saving in case Death, TPD and Critical illness.

! Highlights

- The only life insurance Product in Cambodia providing highest returns with Guaranteed 105% of Total Premium Paid.
- Covers both Life Assured and Payor
- Waiver of premium benefit

100% Sum Assured paid on death or total and permanent disability (TPD)

Guarantee 105% of Premium

Paid on maturity

Can attach riders for additional Coverage

Affordable Premium

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

How the plan works

Mr. Dara, 35 years old, buys a policy of **ForLife Family Plan** with Fortune Life for 10 years term and Sum Assured of US\$ 10,000. Mr.Dara need to pay annual premium \$498 to purchase this product and received the benefit as following:



Coverage	Benefit	Annual Premium
Death/TPD	US\$ 10,000	US\$ 498
Maturity Benefit	US\$ 5,229 (105% Return of Total Premium)	

Mr. Dara will receive US\$ 5,229 at maturity date which is equivalent to 105% of his total premium for ForLife Family Plan with Fortune Life.

Exclusion for Death/TPD Benefits:

The company will not be liable to pay any benefit if the Death or Total and Permanent Disability (TPD) results directly or indirectly from any of the following events:

- a). Behavior 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
- Military or naval service in time of declared or undeclared war or while under orders for warlike operations, or restoration of public order.