



## Insurance Benefits ✓

### 1 Death or Total and Permanent Disability Benefit

Offers a lump sum benefit (as shown in "My ForLife Plan") based on the policy year when the death or total and permanent disability of the Life Assured happens as below:

Policy year	Death or Total and Permanent Disability Benefit (% of Total Premium Paid)
1	105%
2	110%
3	117%
4	126%
5	131%

### 2 Maturity Benefit :

Offer a maturity benefit equals **125%** of the total premium paid as illustrated in the "My ForLife Plan" table, payable at the maturity date should no unfortunate events occurs until the end of year 5 of this product.



## How the Product Works

Mr. Dara, aged 35, purchases the **ForLife Sambath Knhom** with Fortune Life to protect himself and his family's dreams for 5 years with premium payment term of 2 years. Mr. Dara is required to pay annual premium of \$5,000; therefore, Mr. Dara pay a total premium of \$10,000 under this product.

- If no any insured events happen to Mr. Dara until the end of year 5, Fortune Life will pay an amount of \$12,500 to him or his family at the maturity date of this product.
- If Mr. Dara passes away or becomes total and permanent disability due to illness or accident during year 1, Fortune Life will pay \$5,250 to him or his family.
- If Mr. Dara passes away or becomes total and permanent disability due to illness or accident during year 3, Fortune Life will pay \$11,700 to him or his family.
- If Mr. Dara passes away or becomes total and permanent disability due to illness or accident during year 5, Fortune Life will pay \$13,100 to him or his family.



## Exclusions:

Claims for death or total and permanent disability (TPD) of the Life Assured that result directly or indirectly from any of the following events will not be payable:

- Pre-existing conditions related to diseases/illness as specified in section 1, article 1.20 as mentioned in the Policy of the ForLife សម្បត្តិ ផ្ទៃ ផ្ទៃ ផ្ទៃ product; or
- Congenital disease or congenital weakness or birth defect or birth abnormality; or
- Disability of the Life Assured that occurs before the commencement date of the insurance policy, or before reinstatement date (whichever is later); or
- Behavior of committing suicide within 2 (two) years from the risk commencement date or reinstatement date whichever is later, regardless of being sane or insane; or
- Infected with HIV, contracted AIDS or other diseases related to HIV/AIDS; or
- The use of illegal drugs, excessive consumption of alcohols, or driving a vehicle under the influence of alcohols, as outlined in the law and relevant regulations; or
- Taking part in illegal activities or resisting arrest by authorities, or attempting to escape from prison; or
- The death or total and permanent disability of the Life Assured, resulting from the Life Assured's, any beneficiaries, or the Policy Owner's act or attempted act which violate law regulations as regulated in the Kingdom of Cambodia Criminal Law; or
- Participation of the Life Assured in war activities, during a period of war, warlike operations (with or without declaration), or in civil war, restoration of public order during insurrection, acts of violence, revolution, violent acts, riot, or armed clashes, or other types of disasters; or
- Taking part of the Life Assured in aviation activities or various air transport operations except for the Life Assured being passenger in civil flights according to flight schedule; or
- Participation of the Life Assured in potentially dangerous activities, such as underwater diving that requires the use of oxygen tanks, mountain climbing, parachuting, racing or riding with, or any professional sports.

## Missed or Late Payment of Premium

- A Grace Period of 30 (thirty) days from the Premium Due Date shall be allowed for the payment of the unpaid premium. During the Grace Period, the Policy shall remain in force.
- In case Company has still not yet received premium by the end of grace period, Policy will be lapsed from the last premium due date without notice to the Policy Owner. Company's responsibility under this Policy will be ceased, and Company will not refund the premium paid.
- The policy owner may apply to reinstate the policy within a maximum of 2 (two) years from the date the last premium was due.



**ForLife Sambath Knhom** is a brand new product offering more extensive benefits than ever before. Specially designed for those who want both savings and protection in a single package. Offers great convenience as no health examination is required. You only need to save 2 times, yet you receive a full 5 years of protection. Upon reaching the maturity date, you receive a benefit equal to 125% of the total premiums paid


## Key Terms and Conditions

- Entry Age of Life Assured: 30 days to 65 years
- Policy Term: 5 years
- Payment Term: 2 years
- Payment Mode: Annual
- Payment Method: Bank transfer or standing order or any authorized payment service or transfer service providers.
- Insurance Coverage: Worldwide

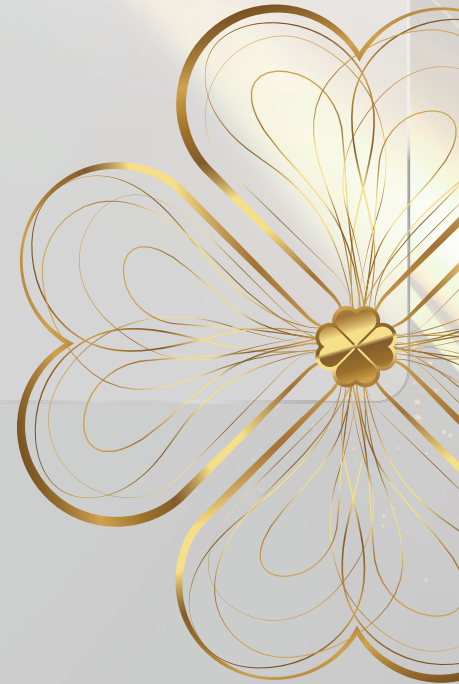
## Importance





- Provides a high maturity benefit equal to 125% of the total premiums paid, if no insured event occurs until the end of year 5 of this product.
- Offers protection coverage ranging from 105% to 131% of the total premiums paid in the event of death or total and permanent disability due to general causes or accidents.

This brochure provides only basic information about the product. You must read the Terms and Conditions of this product to understand the full details, and seek advice from our insurance sales staff or insurance agents in person before deciding to purchase this insurance policy.



## ForLife Sambath Knhom



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