



HEALTHIER, LONGER,  
BETTER LIVES

# AIA និរន្តរ៍

A SAVINGS PLAN WITH  
WHOLE LIFE PROTECTION



Guaranteed Benefit up to  
237%<sup>1</sup> of Total Premium Paid



Total Benefit up to 653%<sup>2</sup> of Total  
Premium Paid



Lifelong Protection until age 100

**Remark:**

1. The percentage shown is based on a 30-year-old male insured with good health condition and has selected "Pay to age 65" as the premium payment term.  
2. The percentage shown is based on the high return scenario in the Insurance Proposal. This is inclusive of non-guaranteed benefits made at the company's discretion. The actual amount(s) payable may be higher or lower than those illustrated.

# AT ALL STAGES OF LIFE, WE WISH TO NOT BECOME A BURDEN TO FAMILY AND TO LIVE INDEPENDENTLY WITH OUR SAVINGS!



## WHAT IS **AIA និរន្តរ៍**?

**AIA និរន្តរ៍** is a whole life insurance plan which is designed specifically to provide you with long-term savings and lifelong protection.

### The plan offers you:

- Peace of mind for further adventures with your loved ones regardless of any unforeseen events.
- A savings goal up to age **65** with long-term protection until age **100**.  
The flexibility to enhance your coverage with extra premium.

## HOW DOES **AIA និរន្តរ៍** HELP YOU ACHIEVE YOUR SAVINGS GOAL?



### GUARANTEED BENEFIT

The guaranteed element of your plan that increases throughout the policy term, up to **237%**<sup>1</sup> of total premium paid to the Basic Plan.



### TOTAL BENEFIT

Together with the non-guaranteed return made at the company's discretion, the total benefit is up to **653%**<sup>2</sup> of total premium paid to the Basic Plan.

### Which is Inclusive of:

- ⊖ Loyalty Benefit: **1%** of Basic Sum Assured payout in every **3<sup>rd</sup>** policy year
- ⊖ Celebration Benefit: **20%** of Basic Sum Assured after the Insured's **80<sup>th</sup>** Birthday
- ⊖ Maturity Benefit

#### Remark:

1. The percentage shown is based on a 30-year-old male insured with good health condition and has selected "Pay to age 65" as the premium payment term.
2. The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

# HOW DOES **AIA និរន្តរ៍** PROVIDE PROTECTION WHILE YOU ARE SAVING?



In addition to the potential long-term capital growth, **AIA និរន្តរ៍** provides you with peace of mind and lifelong protection until age **100**.

In the unfortunate event of death or total and permanent disability of the Life Assured, the Beneficiary(ies) will receive the Basic Sum Assured of this Policy or **105%** of Cash Value of this Policy or Total Premium Paid to Basic Plan, whichever is highest, less any indebtedness on this Policy and is subject to the Juvenile Lien Provisions.

# EXAMPLE (A)



## SAVINGS GOAL FOR YOUR KID



Mr. Sok is a 30-year-old married man with one son. He is looking for an insurance plan to build up his savings so that he can help his son on the down payment of his future home.



**Savings Goal:**  
Help his son with the house's down payment



**Provides financial protection for his family:**  
Leave no financial burden to his family in case any unforeseen event strikes him

### How much protection can Mr. Sok & his family enjoy?

INSURED'S AGE	Age 30	Age 65	Age 70	Age 80	Age 100
	Mr. Sok purchased <b>AIA 5i5i</b> with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as the premium payment term. The annual premium is USD 2,616.	Mr. Sok has paid all the premiums required for the plan.	Mr. Sok received Loyalty Benefit of USD 1,000 every 3 years. At age 70, he has already received a Loyalty Benefit of USD 13,000. He will continue to receive it for the remainder of the policy term.	Mr. Sok will receive a Celebration Benefit of USD 20,000.	If Mr. Sok's Basic Plan is still in force, he will receive the Maturity Benefit.
<b>LIFE PROTECTION</b>	In case Mr. Sok, the breadwinner of the family, passes away or total and permanent disabled during the policy term, his family is still protected against financial stress with the lump-sum benefit paid to them. More importantly, Mr. Sok's wish of helping his son on the house's down payment can still be accomplished with this lump-sum payment.				
<b>Guaranteed Minimum</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 111,000	USD 117,806	USD 179,268	USD 225,690
<b>Total with Non-Guaranteed</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 164,071	USD 209,704	USD 355,924	USD 613,999
<b>CASH VALUE</b>	In the event that Mr. Sok needs the money for the down payment of his son's new house, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
<b>Guaranteed Minimum</b> [Minimum Guaranteed Cash Value + Loyalty Benefit + Celebration Benefit (if any)]		USD 106,237 116% <sup>1</sup>	USD 112,816 123% <sup>1</sup>	USD 172,445 188% <sup>1</sup>	USD 216,991 237% <sup>1</sup>
<b>Total with Non-Guaranteed</b> [Projected Cash Value with Non-Guaranteed Return + Loyalty Benefit + Celebration Benefit (if any)]		USD 157,586 172% <sup>2</sup>	USD 201,519 220% <sup>2</sup>	USD 343,038 375% <sup>2</sup>	USD 596,056 651% <sup>2</sup>

**Remark:**  
<sup>1</sup> The percentage refers to the percentage of Total Premium Paid to the Basic Plan.  
<sup>2</sup> The percentage shown is based on the high return scenario in the Insurance Proposal. The actual amount(s) payable may be higher or lower than those illustrated.

# EXAMPLE (B)



## WEALTH ACCUMULATION WITH PROTECTION FOR YOUR PARENT

Ms. Kanha is a 35-year-old single professional with her mother as a dependent. She is looking for an insurance plan to ensure her mother will always be taken care of and won't suffer from any financial stress in case she is not around.



**Savings Goal:**  
Wealth accumulation



**Provides financial protection for her family:**  
Leave no financial burden to her family

### How much protection can Ms. Kanha & her mother enjoy?

INSURED'S AGE	Age 35	Age 65	Age 70	Age 80	Age 100
	Ms. Kanha purchased <b>AIA နိဂုံး</b> with Basic Sum Assured of USD 50,000. She chose "Pay to age 65" as premium payment term. The annual premium is USD 1,372.	Ms. Kanha has paid all the premiums required for the plan.	Ms. Kanha received Loyalty Benefit of USD 500 every 3 years. At age 70, she has already received Loyalty Benefit of USD 5,500. she will continue to receive it for the remainder of the policy term.	Ms. Kanha will receive a Celebration Benefit of USD 10,000.	If Ms. Kanha's Basic Plan is still in force, she will receive the Maturity Benefit.
<b>LIFE PROTECTION</b>	In case Ms. Kanha, the breadwinner of the family, passes away or total and permanent disabled during the policy term, her mother's daily living expenses (e.g. medical supplies, food, utilities, etc.) will still be taken care of with the lump-sum benefit paid to her.				
<b>Guaranteed Minimum</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 50,000	USD 55,000	USD 55,500	USD 77,128	USD 96,547
<b>Total with Non-Guaranteed</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 50,000	USD 63,015	USD 79,863	USD 138,859	USD 263,146
<b>CASH VALUE</b>	In the event that Ms. Kanha needs to use the money, she can surrender her Policy and get the Cash Value as one of the below scenarios.				
<b>Guaranteed Minimum</b> [Minimum Guaranteed Cash Value + Loyalty Benefit + Celebration Benefit (if any)]		USD 44,917 109% <sup>1</sup>	USD 47,474 115% <sup>1</sup>	USD 74,288 181% <sup>1</sup>	USD 92,926 226% <sup>1</sup>
<b>Total with Non-Guaranteed</b> [Projected Cash Value with Non-Guaranteed Return + Loyalty Benefit + Celebration Benefit (if any)]		USD 60,515 147% <sup>2</sup>	USD 76,724 186% <sup>2</sup>	USD 133,922 325% <sup>2</sup>	USD 255,272 620% <sup>2</sup>

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# EXAMPLE (C)



## BUSINESS CONTINUITY

Mr. Dara is a 40-year-old businessman and keyman of his company. He is looking for an insurance plan which offers him life protection until 100 years old and give him his savings back.



**Savings Goal:**  
Get his savings back plus additional return



**Build confidence to his business partner:**  
An immediate fund to support his business in case an unforeseen event strikes him

### How much protection can Mr. Dara & his family enjoy?

INSURED'S AGE	Age 40	Age 65	Age 70	Age 80	Age 100
	Mr. Dara purchased <b>AIA និរន្តរ៍</b> with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as premium payment term. The annual premium is USD 4,748.	Mr. Dara has paid all the premiums required for the plan.	Mr. Dara received Loyalty Benefit of USD 1,000 every 3 years. At age 70, he has already received a Loyalty Benefit of USD 10,000. He will continue to receive it for the remainder of the policy term.	Mr. Dara will receive a Celebration Benefit of USD 20,000.	If Mr. Dara's Basic Plan is still inforce, he will receive the Maturity Benefit.
<b>LIFE PROTECTION</b>	In case Mr. Dara, the keyman in his business, passes away or total and permanent disabled during the policy term, his family will receive a lump-sum benefit as an immediate fund to continue his business.				
<b>Guaranteed Minimum</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 128,883	USD 152,069	USD 231,149	USD 290,490
<b>Total with Non-Guaranteed</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 163,831	USD 206,300	USD 344,991	USD 562,665
<b>CASH VALUE</b>	In the event that Mr. Dara needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
<b>Guaranteed Minimum</b> [Minimum Guaranteed Cash Value + Loyalty Benefit + Celebration Benefit (if any)]		USD 123,127 104% <sup>1</sup>	USD 145,304 122% <sup>1</sup>	USD 221,713 187% <sup>1</sup>	USD 278,562 235% <sup>1</sup>
<b>Total with Non-Guaranteed</b> [Projected Cash Value with Non-Guaranteed Return + Loyalty Benefit + Celebration Benefit (if any)]		USD 156,734 132% <sup>2</sup>	USD 197,476 166% <sup>2</sup>	USD 331,316 279% <sup>2</sup>	USD 543,676 458% <sup>2</sup>

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# EXAMPLE (D)



## RETIREMENT & INHERITANCE

Mr. Rotha, a 45-year-old professional, married with kids, is planning for his retirement fund. After reaching a certain stage in life, especially when he approaches retirement, he wants more stability and protection for himself and his next generation.



### Savings Goal:

Build a retirement fund for daily expenses, medical treatment costs, etc.



### Provides financial stability to his family:

Leave an inheritance for his children and grandchildren in case any unforeseen event strikes him

## How much protection can Mr. Rotha & his family enjoy?

INSURED'S AGE	Age 45	Age 65	Age 70	Age 80	Age 100
	Mr. Rotha purchased <b>AIA ၆၆၆</b> with Basic Sum Assured of USD 100,000. He chose "Pay to age 65" as premium payment term. The annual premium is USD 7,897.	Mr. Rotha has paid all the premiums required for the plan.	Mr. Rotha received Loyalty Benefit of USD 1,000 every 3 years. At age 70, he has already received a Loyalty Benefit of USD 8,000. He will continue to receive it for the remainder of the policy term.	Mr. Rotha will receive a Celebration Benefit of USD 20,000.	If Mr. Rotha's Basic Plan is still in force, he will receive the Maturity Benefit.
<b>LIFE PROTECTION</b>	In case Mr. Rotha, the breadwinner of the family, passes away or total and permanent disabled during the policy term, his family will receive a lump-sum benefit as an inheritance.				
<b>Guaranteed Minimum</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 165,212	USD 192,088	USD 283,085	USD 354,765
<b>Total with Non-Guaranteed</b> [Inclusive of Loyalty Benefit and Celebration Benefit]	USD 100,000	USD 197,709	USD 245,003	USD 398,961	USD 622,983
<b>CASH VALUE</b>	In the event that Mr. Rotha needs to use the money, he can surrender his Policy and get the Cash Value as one of the below scenarios.				
<b>Guaranteed Minimum</b> [Minimum Guaranteed Cash Value + Loyalty Benefit + Celebration Benefit (if any)]		USD 157,630 100% <sup>1</sup>	USD 183,322 116% <sup>1</sup>	USD 271,081 172% <sup>1</sup>	USD 339,681 215% <sup>1</sup>
<b>Total with Non-Guaranteed</b> [Projected Cash Value with Non-Guaranteed Return + Loyalty Benefit + Celebration Benefit (if any)]		USD 188,762 120% <sup>2</sup>	USD 234,040 148% <sup>2</sup>	USD 382,244 242% <sup>2</sup>	USD 599,898 380% <sup>2</sup>

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# PRODUCT SUMMARY

## Family Care Benefit

If the Insured passed away while this Policy is in force and before the Maturity Date, the Company shall provide a lump sum amount as stated on the Certificate of Insurance to the Beneficiary.

## Rehabilitation Benefit

If the Insured suffered from Total and Permanent Disability during the coverage period, the Company would advance the Family Care Benefit as stated on the Certification of Insurance and pay to the Insured.

## Loyalty Benefit

At the end of every 3 Policy Years until the Maturity Date, while the Policy is in force, the Company shall pay the Policy Owner a Loyalty Benefit as stated on the Certificate of Insurance.

## Celebration Benefit

At the end of the Policy Year following the Insured's 80th birthday while this Policy is in force, the Company shall pay the Policy Owner a Celebration Benefit as stated on the Certificate of Insurance.

## Maturity Benefit

If the Insured is alive on the Maturity Date while this Policy is in force, and no claim has been made under the Basic Plan, the Company shall pay the Cash Value to the Policy Owner as Maturity Benefit.

## POLICY TERM

Until age 100

## PREMIUM PAYMENT TERMS

5 years, 10 years, 15 years, and pay until the Insured reached 65 years old

## ENROLLMENT AGE

1 year old to 60 years old

## KEY EXCLUSIONS

- Suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- A criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- Human immunodeficiency Virus(HIV) and/or any HIV-related illnesses including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof; or
- Drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

This above list is for reference only. Please refer to your Policy Contract for the complete list and details of exclusions.

## CLAIM PROCEDURE

If the claimant wish to make a claim, they must send **AIA** the appropriate form and evidence within **90** days from the occurrence of the covered event . The appropriate claim form can be downloaded from our website: [aia.com.kh](http://aia.com.kh) or obtained from **AIA Life Planners**.

## HOW TO GET INSURANCE PROPOSAL

Contact **AIA Life Planners** or **AIA Client Care** service at **086 999 242** or **KH.Care@aia.com** or visit **aia.com.kh**



# ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS

BOOST UP YOUR COVERAGE THAT SUITS YOUR NEEDS



## ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS RIDER

### ADDITIONAL PROTECTION AGAINST EVENTS DUE TO ACCIDENT

Increases your protection and ensures that you and your loved ones are financially well covered should any unfortunate accident happens to you.



## ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

### PROTECTION AGAINST UNFORTUNATE INJURIES

Provides you daily allowance to compensate your loss of income in the event of hospitalisation caused by accident.



## WAIVER OF PREMIUM PLUS RIDER

### PROTECTION AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE

Waives all your future premiums if the Policy Owner passes away or becomes Total and Permanent Disabled or suffers from Critical Illness/Surgery as defined under this Rider during the coverage period.



## WAIVER OF PREMIUM RIDER FOR CRITICAL ILLNESS

### PROTECTION AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE

Waives all your future premiums if you suffer from Critical Illness/Surgery as defined under this Rider during the coverage period.



## ADDITIONAL CRITICAL ILLNESS RIDER

### ADDITIONAL PROTECTION AGAINST CRITICAL ILLNESS

Provides you a lump-sum fund upon diagnosis of up to 26 conditions of cancer, brain, liver, lung, kidney, heart and vascular system diseases from early stage to late stage as well as major organ transplantation. With up to 50% of the pay out starting from early stage, all you need to focus on is your recovery, not the medical bills.



#### **HEAD OFFICE**

12<sup>TH</sup> FLOOR, EXCHANGE SQUARE, STREET 106-61, SANGKAT  
WAT PHNOM, KHAN DAUN PENH, PHNOM PENH

#### **PHNOM PENH BRANCH**

8<sup>TH</sup> & 9<sup>TH</sup> FLOOR, CITY TOWER, #321, MAO TSE TOUNG BLVD,  
SANGKAT PHSAR DEPO 1, KHAN TOUL KORK, PHNOM PENH

#### **SIEM REAP BRANCH**

#29 & 30, CHARLES DE GAULLE ROAD SALA KANSENG,  
SANGKAT SVAY DONGKOM, SIEM REAP

#### **BATTAMBANG BRANCH**

HOUSE NO. 2-6, STREET 3, PHUM KAMMEAKAR, SANGKAT  
SVAY POR, KRONG BATTAMBANG, BATTAMBANG

#### **KAMPONG CHAM BRANCH**

VILLAGE 15, SANGKAT KAMPONG CHAM, KHAN KAMPONG  
CHAM, KAMPONG CHAM

#### **KAMPOT BRANCH**

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAM-  
PONG KANDAL, KRONG KAMPOT, KAMPOT