

AIA និរន្តរ៍

A SAVINGS PLAN WITH

A WHOLE LIFE INSURANCE PROTECTION



LIFE AND HEALTH INSURANCE COMPANY

As we journey through life, one of our deepest wishes is to remain independent — to live with dignity, to support ourselves, and to never become a burden to those we love.


But without a clear financial plan, that independence can be at risk. Unexpected challenges, rising costs, or health issues can quickly disrupt even the best intentions.

With **AIA ឥន្តរី**, you don't have to choose between building your savings and ensuring lifelong protection — you get both in one powerful, purpose-driven plan.


How does AIA ឥន្តរី help you build your savings and ensure a lifelong protection?

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


The plan helps you take control of your future by offering:

- 

GUARANTEED SAVINGS

with returns up to 237%^[1] of your total premiums
- 

COMPREHENSIVE PROTECTION

enjoy lifelong protection up to age 100 years old
- 

LOYALTY AND CELEBRATION REWARD

receive loyalty and celebration benefits along the way

Choose **AIA ឥន្តរី** because true peace of mind from knowing you're prepared for whatever life brings is there.

Benefit Summary	Amount
1. FAMILY CARE BENEFIT Protection against death	100% of Basic Sum Assured, or 105% of Cash Value, or total premium paid, whichever is higher.
2. REHABILITATION BENEFIT Protection against total and permanent disability	100% of Basic Sum Assured, or 105% of Cash Value, or total premium paid, whichever is higher.
3. LOYALTY BENEFIT Cash coupon payout as loyalty reward	1% of Basic Sum Assured at the end of every 3 rd Policy Year until Maturity Date.
4. CELEBRATION BENEFIT Cash coupon payout as celebration reward	20% of Basic Sum Assured at the end of the Policy Year following the Insured's 80 th birthday.
5. MATURITY BENEFIT Cash value payout as maturity benefit	Cash Value at the end of the Policy Year following the Insured's 100 th birthday.

[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.

Eligible Entry

- Insured Person: 1 – 60 years old
- Policy Owner: 18 years old and above

Premium Payment

- Payment Term: 5, 10, 15, or pay until the Insured reaches 65 years old
- Payment Mode: Monthly, Semi-Annual, or Annual
- Payment Method: All the payment channels specified by the Company.
- Grace Period for Late Payment: A grace period of 30 days from the due date.

Illustration Example



Mr. Ratha, 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 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.

Here is his AIA និរន្តរ៍ plan:

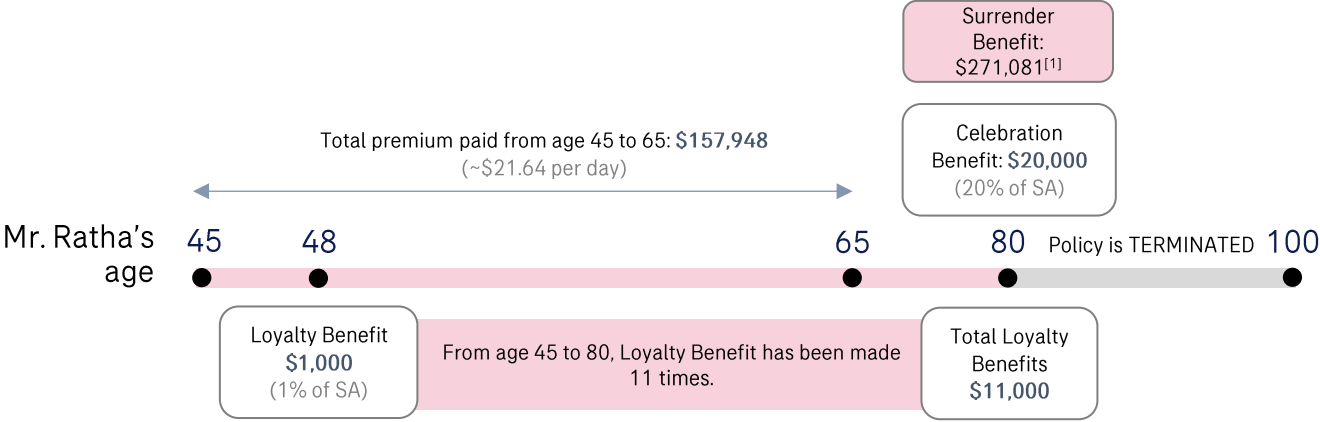
Features

- Basic Sum Assured: \$100,000
- Premium Term: until 65 years old (20 years)
- Policy Term: To age 100 years old
- Annual Premium: \$7,897.4

Benefits:

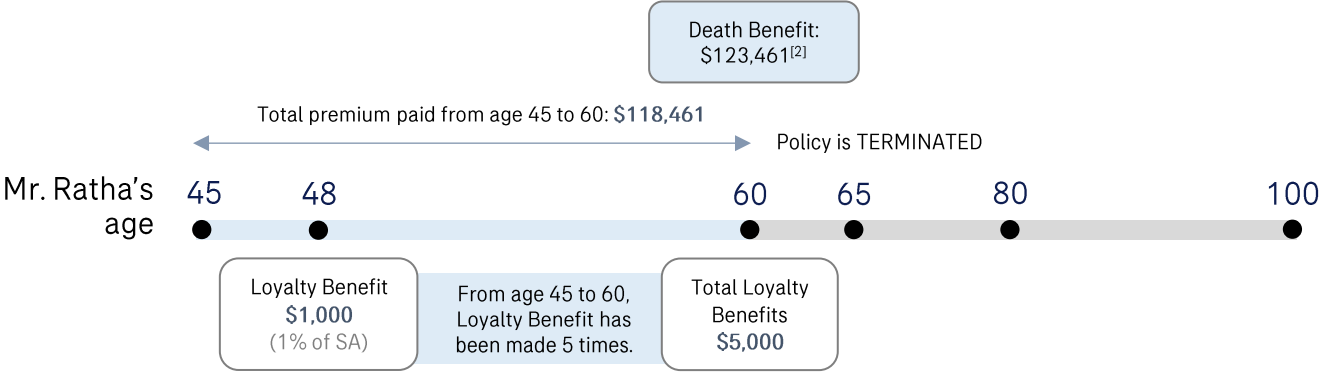
1. Family Care Benefit: \$100,000
2. Rehabilitation Benefit: \$100,000
3. Loyalty Benefit: \$1,000 at the end of every 3 years
4. Celebration Benefit: \$20,000 at the end of Policy Year after 80th birthday
5. Maturity Benefit: \$301,681 at the end of Policy Year after 100th birthday

SCENARIO 1: Mr. Ratha decided to surrender his policy to enjoy his retirement at the age of 80



[1] Minimum Guaranteed Cash Value + Loyalty Benefit + Celebration Benefit (if any)

SCENARIO 2: Mr. Ratha passes away at the age of 60 during the policy term



[2] The Death Benefit shown here is higher of 105% of the Projected Cash Value, 100% Sum Assured or total premium paid to basic policy.

Claim Procedure

If the claimant wishes to make a claim, they must send **AIA** the appropriate form and evidence within 90 calendar days from the occurrence of the covered event. The appropriate claim form can be downloaded from our website: aia.com.kh or obtained from **AIA Insurance Agent (Life Planner)**.

Proof of death or total and permanent disability is a mandatory document to be submitted together with the claim form to **AIA**. The claimant can apply for the claim if the claim event occurs during the policy's effective period.

Obtain your insurance proposal today

Contact **AIA Insurance Agent (Life Planner)** or **AIA Client Care**:

- Telephone : 086 999 242
- Email : KH.Care@aia.com
- Website : aia.com.kh
- Telegram : AIACambodia bot



Exclusions

1. EXCLUSIONS FOR FAMILY CARE BENEFIT

Our liability shall be limited to the Cash Value less indebtedness on this Policy, if:

- i. death is due to suicide, self-inflicted injury, whether sane or insane, within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- ii. death is due to a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- iii. death is due to 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
- iv. death is due to drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force such as Law on Land Traffic, and Law on the Control of Drug, etc.

2. EXCLUSIONS FOR REHABILITATION BENEFIT

This benefit shall not cover any Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- i. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane;
- ii. service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
- iii. entering, exiting, operating, servicing, or being transported by any aerial device or conveyance except when the Insured is a fare-paying passenger or crew member on a commercial passenger airline on a regular scheduled passenger trip over its established passenger route; or
- iv. a Disability resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, which was not disclosed in the application or health statement.
- v. a criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- vi. drugs or stimulators or alcohol abuse, drunk driving, or their complications as determined by the law in force.

3. SANCTION LIMITATION

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or pay any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states, and/or any other applicable economic or trade sanction laws or regulations.

Optional Riders:

ENHANCE YOUR PROTECTION WITH OPTIONAL RIDERS:

1. ADDITIONAL ACCIDENTAL DEATH, DISABILITY AND BURNS RIDER

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

2. ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER

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

3. WAIVER OF PREMIUM PLUS RIDER

Waives all the 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.

4. WAIVER OF PREMIUM RIDER FOR CRITICAL ILLNESS

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

5. ADDITIONAL CRITICAL ILLNESS RIDER

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 payout starting from early stage, all you need to focus on is your recovery, not the medical bills.



HEAD OFFICE – PHNOM PENH

GIA TOWER, 31ST FLOOR, SOPHEAK MONGKUL STREET, PHUM 14, SANGKAT TONLE
BASSAC, KHAN CHAMKAR MORN, 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, KRONG KAMPONG CHAM,
KAMPONG CHAM

KAMPOT BRANCH

STREET 700, VILLAGE 1 OSSAPHEA, SANGKAT KAMPONG KANDAL,
KRONG KAMPOT, KAMPOT

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