

# AIA WEALTH PRESTIGE

## CREATE A FUTURE OF FINANCIAL CERTAINTY

Enable your three guaranteed futures for yourself and your loved ones: guaranteed family financial protection, guaranteed steady returns, and guaranteed regular income.



In today's unpredictable economic environment, with fluctuating markets and shifting interest rates, securing long-term financial stability is becoming increasingly challenging. Affluent individual like you are seeking ways to protect your wealth while still achieving growth. And the traditional investments are no longer enough.

Therefore, AIA Cambodia designed the reliable, secure, and steady wealth-building solutions to empower you to create a future of financial certainty.



## How does **AIA WEALTH PRESTIGE** address your needs?

### AIA WEALTH PRESTIGE

#### ENABLE YOUR 3-GUARANTEED FUTURE WITH EASE



##### **Guaranteed family financial protection**

Secure your family's financial future should unfortunate death happen. Your loved ones will receive an additional payout should accidental death unfortunately happen.



##### **Short commitment period with longer protection**

You pay premiums for only 8 years<sup>(1)</sup>, yet we cover you until you're 80 years old.



##### **Guaranteed steady returns**

Unaffected by market fluctuation, you will get a guaranteed return of 118% of total premiums paid at policy maturity. Or you will harvest a maximum Account Value in a case that market is doing at higher side.



##### **Hassle-free application**

Feel frustrated with the complicated and long underwriting? Or concern about having medical examination? Feel ease with AIA Wealth Prestige as the medical examination is not required.



##### **Guaranteed income while growing your wealth**

Starting from policy year 1, enjoy the option of receiving a stream of regular income every year to spend as you wish. Or choose to re-invest it to further grow your wealth.



##### **Reward to celebrate your investment**

Get 3% of Face Amount upon the completion of premium payment term as a celebration reward to your investment commitment. Or choose to re-invest it to further grow your wealth.

<sup>(1)</sup> You can choose to annual or semi-annual for the premium payment mode for a period of 8 years.



## Benefits at A Glance

| Benefit  | Amount   |
|--|--|
| <b>+ Guaranteed Family Financial Protection:</b> <ul style="list-style-type: none"> <li>Death Benefit</li> <li>Total and Permanent Disability Benefit</li> <li>Additional Benefit for Accidental Death and Disability</li> </ul> | <ul style="list-style-type: none"> <li>Up to 800% of Face Amount or Account Value, if higher.</li> <li>Up to 800% of Face Amount or Account Value, if higher.</li> <li>Additional amount up to 1,600% of Face Amount.</li> </ul> |
| <b>+ Guaranteed Steady Return</b> <ul style="list-style-type: none"> <li>Maturity Benefit</li> </ul>   | <ul style="list-style-type: none"> <li>Guaranteed 118% of total premiums paid or maximum of Account Value whichever is higher at the Policy Maturity when you are 80 years old.</li> </ul>                                       |
| <b>+ Guaranteed Regular Income</b> <ul style="list-style-type: none"> <li>Guaranteed Cash Coupon Benefit</li> </ul>  | <ul style="list-style-type: none"> <li>Up to 8% of Face Amount at the end of every Policy Year from Policy Year 1 until you are 79 years old.</li> </ul>   |
| <b>+ Investment Celebration Reward</b> <ul style="list-style-type: none"> <li>Celebration Bonus Benefit</li> </ul>   | <ul style="list-style-type: none"> <li>3% of Face Amount at the end of Policy Year 8.</li> </ul>   |



## Eligibility

- Insured Person: 30 days old to 60 years old
- Policy Owner: 18 years old and above



## Illustration Examples

**Mr. Dara**, 35 years old, is a loving husband and a father of 8-year-old son. He is a financial director in a corporate company. He is living a healthy life, not only physically and emotionally but also financially. As a forward-looking person, he diversifies his investment portfolios to create a future of financial certainty by purchasing **AIA Wealth Prestige** with US\$10,000 Face Amount with AIA Cambodia.



### Scenario 1

Mr. Dara lives healthily until the maturity date – 80 years old – and he has decided to withdraw Guaranteed Regular Income every year and Investment Celebration Reward at the end of Policy Year 8. So, here is the summary of what he paid & the guaranteed benefits he possesses.



**Total Premium Payment: US\$ 63,040**  
(annual premium US\$7,880 x 8 years)



#### Guaranteed Family Financial Protection:

- Death Benefit: sum assured up to US\$ 80,000
- Total and Permanent Disability Benefit: sum assured up to US\$ 80,000
- Additional Benefit for Accidental Death and Disability: sum assured up to US\$ 160,000



#### Guaranteed Steady Return:

- Guaranteed Maturity Benefit: US\$ 74,387  
(US\$ 63,040 x 118%)
- Non-guaranteed Maturity Benefit<sup>(1)</sup>: US\$ 144,020



#### Guaranteed Regular Income

- Guaranteed Cash Coupon Benefit: US\$ 35,200  
(US\$ 800 x 44 years)



#### Investment Celebration Reward:

- Celebration Bonus Benefit: US\$ 300

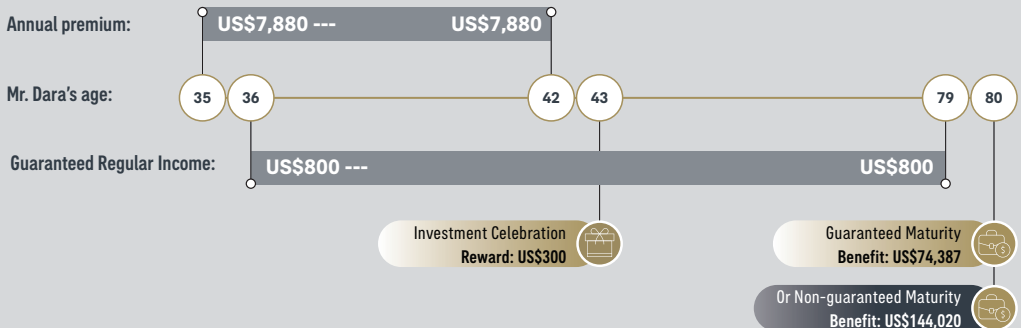
### Scenario 1a

Economic market is not in our favour, unlike today. However, Mr. Dara is guaranteed by AIA Cambodia to earn back **US\$ 109,887\* (174% of total premium paid)**.

### Scenario 1b

Economic market is doing better which AIA Cambodia can offer more than the guaranteed rate for the Maturity Benefit, so Mr. Dara earns up to **US\$ 179,520^ (284% of total premium paid)**.

Here is the demonstration figure following Mr. Dara's age:



\*US\$ 109,887 = US\$ 35,200 Guaranteed Regular Income + US\$ 300 Investment Celebration Reward + US\$ 74,387 Guaranteed Maturity Benefit

^US\$ 179,520 = US\$ 35,200 Guaranteed Regular Income + US\$ 300 Celebration Bonus Benefit + US\$ 144,020 Non-guaranteed Maturity Benefit

<sup>(1)</sup> Assumption: 4% crediting rate.

Scenario 2

Mr. Dara is living healthily until the maturity date – 80 years old – and he decides to keep all Guaranteed Regular Income & Investment Celebration Reward invested until the maturity date. So, here is the summary of what he paid, the guaranteed and non-guaranteed benefits he possess.



**Total Premium Payment: US\$ 63,040**  
(annual premium US\$7,880 x 8 years)



**Guaranteed Family Financial Protection:**

- Death Benefit: sum assured up to US\$ 80,000
- Total and Permanent Disability Benefit: sum assured up to US\$ 80,000
- Additional Benefit for Accidental Death and Disability: sum assured up to US\$ 160,000



**Guaranteed Steady Return:**

- Guaranteed Maturity Benefit: US\$ 74,387 (US\$ 63,040 x 118%)
- Non-guaranteed Maturity Benefit<sup>(1)</sup>: US\$ 144,020



**Guaranteed Regular Income**

- Guaranteed Cash Coupon Benefit: US\$ 35,200 (US\$ 800 x 44 years)
- Non-guaranteed accumulation<sup>(1)</sup> of Cash Coupon Benefit: US\$96,024 on the maturity date



**Investment Celebration Reward:**





- Guaranteed Celebration Bonus Benefit: US\$ 300
- Non-guaranteed accumulation<sup>(1)</sup> of Celebration Bonus Benefit: US\$ 1,280 on the maturity date

Mr. Dara is very optimistic about the future, which he keep all invested, and now it bears a fruitful result when his Policy reaches its maturity date. Mr. Dara earns up to **US\$ 241,324\* (382% of total premium paid)**.

\*US\$ 241,324 = US\$ 96,024 Non-guaranteed accumulation of Regular Income + US\$ 1,280 Non-guaranteed accumulation of Investment Celebration Reward + US\$ 144,020 Non-guaranteed Maturity Benefit  
<sup>(1)</sup> Assumption: 4% crediting rate.

Scenario 3

Mr. Dara decided to withdraw Guaranteed Regular Income every year and Investment Celebration Reward at the end of Policy Year 8. Unfortunately, at the age of 60 years old he passed away due to an accident. So, here is the summary of what he paid, what he earned, and what he left behind for his family.





|  |  |
|--|--|
| What Mr. Dara paid                                     |  <b>Total Premium Payment: US\$ 63,040</b><br>(annual premium US\$7,880 x 8 years)   |
| What Mr. Dara earned                                   |  <b>Guaranteed Regular Income</b> <ul style="list-style-type: none"><li>• Guaranteed Cash Coupon Benefit: US\$ 19,200 (US\$ 800 x 24 years)</li></ul>   |
|  |  <b>Investment Celebration Reward:</b> <ul style="list-style-type: none"><li>• Celebration Bonus Benefit: US\$ 300</li></ul>  |
| What Mr. Dara's wife & son received as the beneficiary |  <b>Guaranteed Family Financial Protection:</b> <ul style="list-style-type: none"><li>• Death Benefit: US\$ 80,000</li><li>• Additional Benefit for Accidental Death and Disability: US\$ 160,000</li></ul> |

Mr. Dara enjoyed US\$ 800 Guaranteed Regular Income every year for 24 years and US\$ 300 Investment Celebration Reward prior to his death. In total, he received from AIA Cambodia **US\$ 19,500**.

Upon Mr. Dara's accidental death, his wife and son as the beneficiary received US\$80,000 Death Benefit and US\$ 160,000 Additional Benefit for Accidental Death and Disability to protect their family financial. In total, both received **US\$ 240,000** and the policy ended.

Scenario 4

Mr. Dara decided to keep all Guaranteed Cash Coupon Benefit & Celebration Bonus Benefit invested until the maturity date. Unfortunately, at the age of 60 years old he passed away due to an accident. So, here is the summary of what he paid and what he left behind for his family.

|  |  |
|--|--|
| What Mr. Dara paid                                     | <div></div> <div>Total Premium Payment: US\$ 63,040<br/>(annual premium US\$7,880 x 8 years)</div>  |
| What Mr. Dara's wife & son received as the beneficiary | <div><div><div></div><div><b>Guaranteed Regular Income:</b><ul style="list-style-type: none"><li>Guaranteed Cash Coupon Benefit: US\$ 19,200 (US\$ 800 x 24 years)</li><li>Non-guaranteed accumulation<sup>(1)</sup> of Cash Coupon Benefit: US\$ 31,266 upon Mr. Dara's death</li></ul></div></div><div><div></div><div><b>Celebration Bonus Benefit:</b><ul style="list-style-type: none"><li>Guaranteed Celebration Bonus Benefit: US\$ 300</li><li>Non-guaranteed accumulation<sup>(1)</sup> of Celebration Bonus Benefit: US\$ 562 upon Mr. Dara's death</li></ul></div></div><div><div></div><div><b>Guaranteed Family Financial Protection:</b><ul style="list-style-type: none"><li>Death Benefit: US\$ 80,000</li><li>Additional Benefit for Accidental Death and Disability: US\$ 160,000</li></ul></div></div></div> |

Upon Mr. Dara's accidental death, his wife and son as the beneficiary received total death benefit **US\$ 240,000\*** plus **US\$ 31,828^A** from the accumulation of Cash Coupon Benefit and Celebration Bonus Benefit, and the policy ended.

\*US\$ 240,000 = US\$ 80,000 Death Benefit + US\$ 160,000 Additional Benefit for Accidental Death and Disability  
^US\$ 31,828 = US\$ 31,266 Non-guaranteed accumulation of Regular Income + US\$ 562 Non-guaranteed accumulation of Investment Celebration Reward  
<sup>(1)</sup> Assumption: 4% crediting rate.



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](http://aia.com.kh) or obtained from AIA Life Planners.

Proof of evidence 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 Life Planners or AIA Client Care

- 

Telephone
- : 086 999 242
- 

Email
- : [KH.Care@aia.com](mailto:KH.Care@aia.com)
- 

Website
- : [aia.com.kh](http://aia.com.kh)
- 

Telephone
- : AIACambodia bot

# Exclusions

## 1. EXCLUSIONS FOR DEATH BENEFIT

The Company shall not cover if death is caused directly or indirectly by any one of the following occurrences, instead the Company shall pay the Surrender Value (if any), less any indebtedness, and the Policy shall be terminated.

- i. suicide, self-inflicted injury, whether sane or insane within 2 (two) years from the Effective Date or Commencement Date, whichever is later; or
- ii. criminal offence committed or attempted to commit by You, or the Insured, or the Beneficiary; or
- iii. 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. 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 TOTAL AND PERMANENT DISABILITY BENEFIT AND ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY

The Company shall not cover Accidental Death, or any Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- i. willful exposure to danger or attempted self-destruction or self-inflicted injuries while sane or insane; or
- 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; or
- 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. an event resulting from a physical or mental condition which existed before the Effective Date or Commencement Date, whichever is later, which was not disclosed in Your application or health statement; or
- 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 including Law on Land Traffic, and Law on the Control of Drug, etc.

## 3. SANCTION LIMITATION

- i. The Company may, on such notice in writing as the Company may decide, terminates this Policy at any time, whether with effect from inception of this Policy or otherwise, in circumstances where the You or any person or entity connected with this Policy have exposed or may, in the Company's opinion, expose the Company to the risk of being or becoming subject 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 other applicable economic or trade sanction laws or regulations. The Company shall not thereafter be required to transact any business with You in connection with this Policy, including but not limited to making or receiving any payments under this Policy.
- ii. (ii) Without prejudice to this Clause (i) above, this Policy shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any, or any risk of, sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom or United States of America, or any other applicable economic or trade sanction laws or regulations.



## HEAD OFFICE

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



## KAMPONG CHAM BRANCH

VILLAGE 15, SANGKAT KAMPONG CHAM, KRONG KAMPONG CHAM,  
KAMPONG CHAM



## BATTAMBANG BRANCH

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



## KAMPOT BRANCH

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

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