



HEALTHIER, LONGER,  
BETTER LIVES

**Ensuring**  
your child's future  
**Insuring**  
their education



## AIA សម្រាប់កូន

Becoming a new parent is all about joyful moments and experiences. There will be a fresh focus on life and a strong determination to always take more care to ensure your little one has everything they need to grow up healthy and happy. For all parents, education is a top priority as it provides their child with the best possible start to adulthood.

There is no better gift than a good education. Start planning now for a bright academic future for your child with AIA សម្រាប់កូន.

# AIA សម្រាប់កូន



## What is **AIA** សម្រាប់កូន?

**AIA** សម្រាប់កូន is designed to fund your child's education pathway to university, it acts as a companion on the journey towards adulthood and offers protection to safeguard your child's livelihood if anything unforeseen occurs to you.

### The plan offers the following attractive features

- **Guaranteed Education Benefit** for your child's tuition fees to pursue university studies and **Additional Education Benefit** as extra support if the Insured passed away or becomes Total and Permanent Disabled
- **Graduation Benefit** to celebrate educational milestones and key achievements
- **Protection Benefit and Waiver of Future Premium** upon Death or Total and Permanent Disability of the Insured
- Flexible coverage terms from **15** to **22** years with **4** (four) different premium payment term options: **5, 10, 15** and **18** years.

## How AIA សម្រាប់កូន helps you paint a brighter academic future for your child?



### Education Benefit

#### 1. Guaranteed Education Benefit

This plan provides **Guaranteed Education Benefit** to financially support your child to pursue their university goals even if you are not around due to unfortunate event. There are **2**(two) education benefit pay-out options based on the Policy Owner's selection :

- **100%** of Basic Sum Assured in lump sum payable at the end of Policy Year which is **4** (four) years prior to Maturity Date; or
- **105%** of Basic Sum Assured in **4** (four) instalments as follow:

Education Benefit Payment	At the end of Policy year that is	Benefit Amount
1st payment	4 years prior to Maturity Date	30% of Basic Sum Assured
2nd payment	3 years prior to Maturity Date	25% of Basic Sum Assured
3rd payment	2 years prior to Maturity Date	25% of Basic Sum Assured
4th payment	1 years prior to Maturity Date	25% of Basic Sum Assured

#### 2. \*Additional Education Benefit

In the event of the Insured passed away or becomes Total and Permanent Disabled, an additional **100%** of Basic Sum Assured in lump sum or **105%** of Basic Sum Assured in instalment of **Education Benefit** will be paid as an additional financial support in your absence. This amount shall be payable together with **Guaranteed Education Benefit** to double the **Education Benefit** payment to ensure extra support for other family financial needs on top of the education fund.

\*Additional Education Benefit will only be applicable to the Insured from the age of 18 at inception and the benefit will be payable if the Insured dies or becomes Total and Permanent Disabled before the payment of Education Benefit (for Lump Sum Option) or the first payment of Education Benefit (for Instalment Option).



## Graduation Benefit

**Graduation Benefit** celebrates educational milestones with **3 (three)** benefit payouts designed to fit the timing of these milestones: **2%** of Basic Sum Assured once your child finishes **secondary school**, **2%** of Basic Sum Assured for **high school graduation**, and **6%** of Basic Sum Assured for **university graduation**.

At the end of Policy year that is	Graduation Benefit Amount
7 years prior to Maturity Date	2% of Basic Sum Assured
4 years prior to Maturity Date	2% of Basic Sum Assured
Maturity Date	6% of Basic Sum Assured



## Death Benefit

This plan provides guaranteed **Death Benefit** up to **100%** of Basic Sum Assured upon the death of the Insured. Future premiums will be waived by **AIA** to relieve the family's financial burden while the **Education Benefit** and **Graduation Benefit** are guaranteed payable.



## Total and Permanent Disability Benefit

This plan provides guaranteed **Total and Permanent Disability Benefit** up to **100%** of Basic Sum Assured, with future premiums waived by **AIA** upon Total and Permanent Disability of the Insured while **Education Benefit** and **Graduation Benefit** are guaranteed payable. After the **Total and Permanent Disability Benefit** is paid, the **Death Benefit** will no longer be available.

## Example 1:



### Education Saving Goal for Your Child

**Mrs. Neary** is a married 30-year-old with a son, 3-year-old **Panha**. She prepares **Panha's** future financial goals early, mainly to fund his pathway to university and to ensure **Panha** will always be cared for without facing any financial stress in the event **Mrs. Neary** is not around.

Insured's Plan	Being Happy & Healthy	Unfortunate event of Death/Total and Permanent Disability
<p>Mrs. Neary purchased <b>AIA</b> សម្រាប់កូន with</p> <ul style="list-style-type: none"><li>Basic Sum Assured: <b>US\$10,000</b></li><li>Premium term: <b>15</b> years</li><li>Coverage term: <b>19</b> years.</li><li>Annual Premium: <b>US\$708</b></li><li>Total Premiums paid: <b>US\$10,620</b></li></ul>	<p>Total Benefits: <b>US\$11,000</b></p> <ul style="list-style-type: none"><li>Guaranteed Education Benefit: <b>US\$10,000*</b></li><li>Total Graduation Benefit: <b>US\$1,000</b></li></ul>	<p>Total Benefits: <b>US\$31,000</b></p> <ul style="list-style-type: none"><li>Death/Total and Permanent Disability Benefit: <b>US\$10,000</b></li><li>Guaranteed Education Benefit: <b>US\$10,000*</b></li><li>Additional Education Benefit: <b>US\$10,000*</b></li><li>Total Graduation Benefit: <b>US\$1,000</b></li></ul>

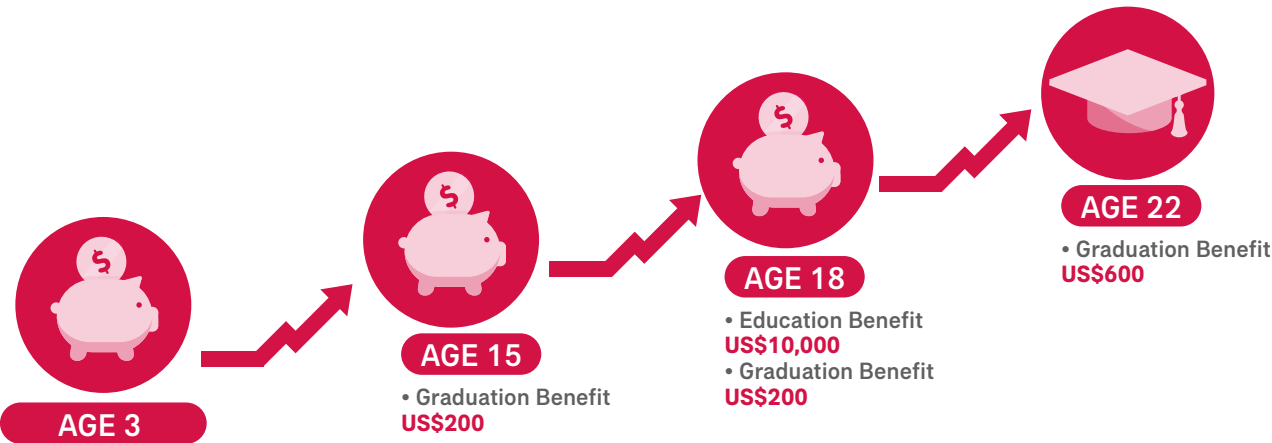
*Spend less than 8,000 riels per day to paint a brighter academic future for your loved one!*

\* This is assuming lump sum payment option is selected by Policy Owner. The benefit will be US\$10,500 if instalment payment option is chosen.

In the event that, Mrs. Neary stays Happy and Healthy until maturity date

Mrs. Neary will receive **Graduation Benefit** as cash rewards to celebrate **Panha's** educational milestones once he finishes secondary school, high school, and university. Mrs. Neary will also receive **Education Benefit** for **Panha** when he reaches the age of **18** to pursue his university degree.

Lump Sum payment option according to Panha's age



Total Benefit

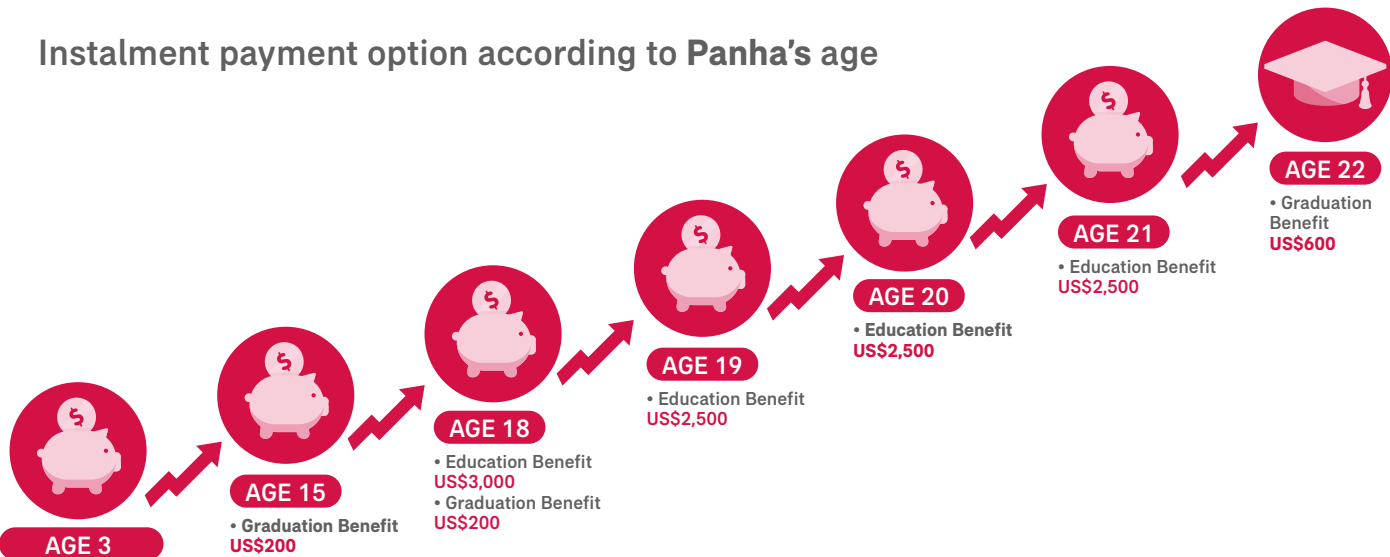
-

US\$200

US\$10,400

US\$11,000

Instalment payment option according to Panha's age



Total Benefit

-

US\$200

US\$3,400

US\$5,900

US\$8,400

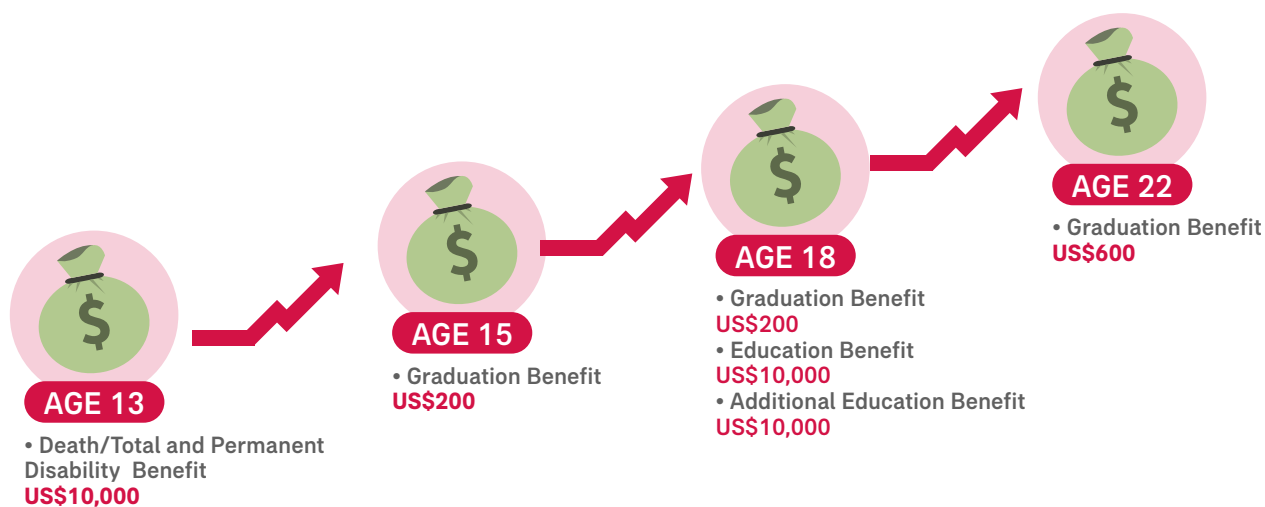
US\$10,900

US\$11,500

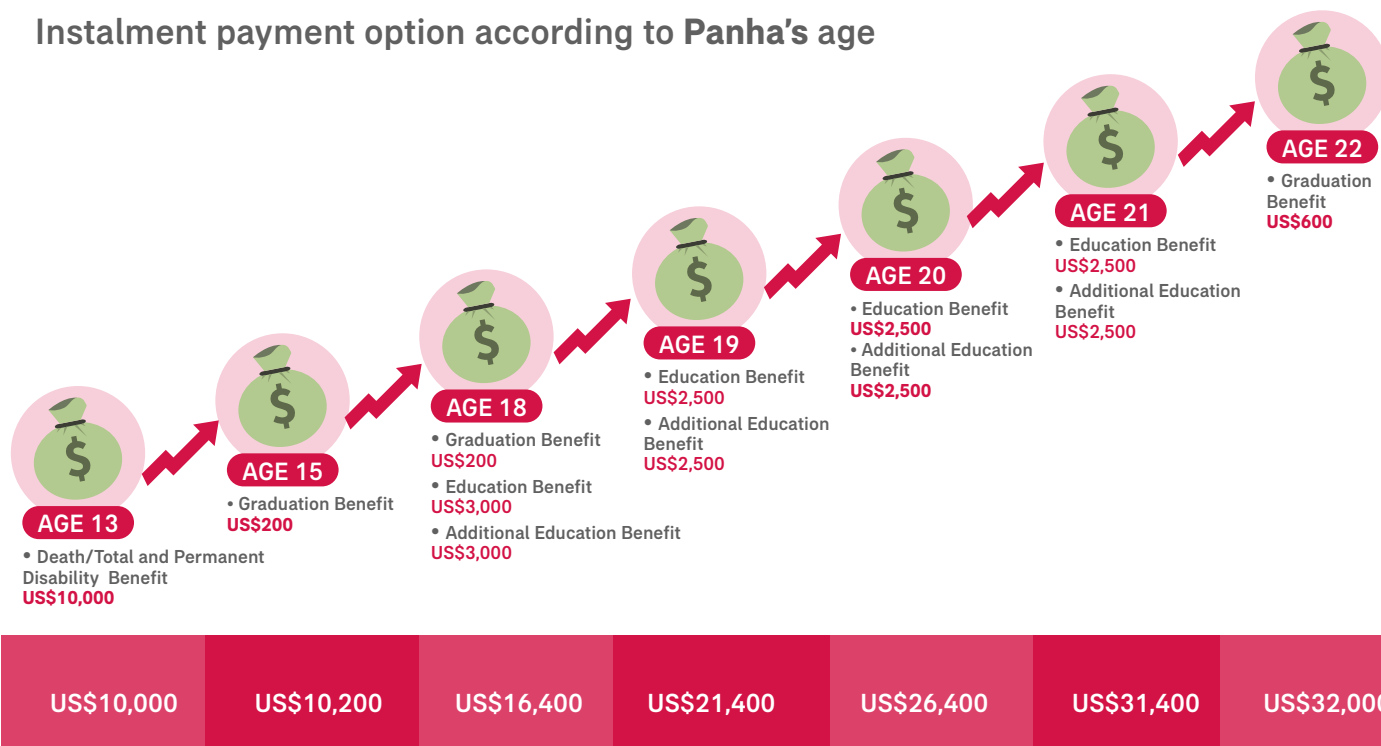
## In case unfortunate event happens to Mrs. Neary at the age of 40

In case **Mrs. Neary** passed away or becomes total and permanent disabled at **40-year-old**, her family will be protected from financial distress as **100%** of Basic Sum Assured is immediately payable in lump sum and future premiums are waived. **Additional Education Benefit** of **100%** of Basic Sum Assured is payable since the unfortunate event happened prior to the first **Education Benefit** payment.

### Lump Sum payment option according to Panha's age



### Instalment payment option according to Panha's age



## Example 2:



### Precious Gift for Your Grandchild

**Mr. Oudom** is a **45-year-old** with a granddaughter, 1-month-old **Meta**. He plans to provide a gift to his granddaughter to fund her university education.

Insured's Plan	Being Happy & Healthy	Unfortunate event of Death/Total and Permanent Disability
<p>Mr. Oudom purchased <b>AIA សម្រាប់កូន</b> with</p> <ul style="list-style-type: none"><li>Basic Sum Assured: <b>US\$20,000</b></li><li>Premium term: <b>5 years</b></li><li>Coverage term: <b>22 years</b>.</li><li>Annual Premium: <b>US\$4,302</b></li><li>Total Premiums paid: <b>US\$21,510</b></li></ul>	<p><b>Total Benefits: US\$22,000</b></p> <ul style="list-style-type: none"><li>Guaranteed Education Benefit: <b>US\$20,000*</b></li><li>Total Graduation Benefit: <b>US\$2,000</b></li></ul>	<p><b>Total Benefits: US\$62,000</b></p> <ul style="list-style-type: none"><li>Death/Total and Permanent Disability Benefit: <b>US\$20,000</b></li><li>Guaranteed Education Benefit: <b>US\$20,000*</b></li><li>Additional Education Benefit: <b>US\$20,000*</b></li><li>Total Graduation Benefit: <b>US\$2,000</b></li></ul>

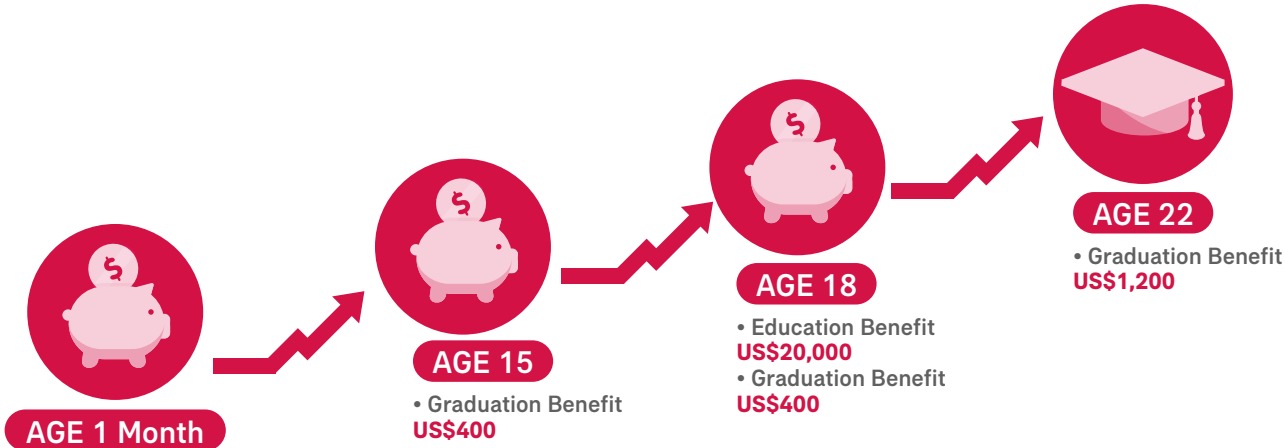
*\*This is assuming lump sum payment option is selected by Policy owner. The benefit will be US\$21,000 if instalment payment option is chosen.*



In the event that, Mr. Oudom stays Happy and Healthy until maturity date

Mr. Oudom can gift the **Graduation benefits** as cash rewards to celebrate **Meta's** educational milestones once she finishes secondary school, high school and university. **Mr. Oudom** will also receive **Education Benefit** for **Meta** when she reaches the age of **18** to pursue her university degree.

Lump Sum payment option according to Meta's age



Total Benefit

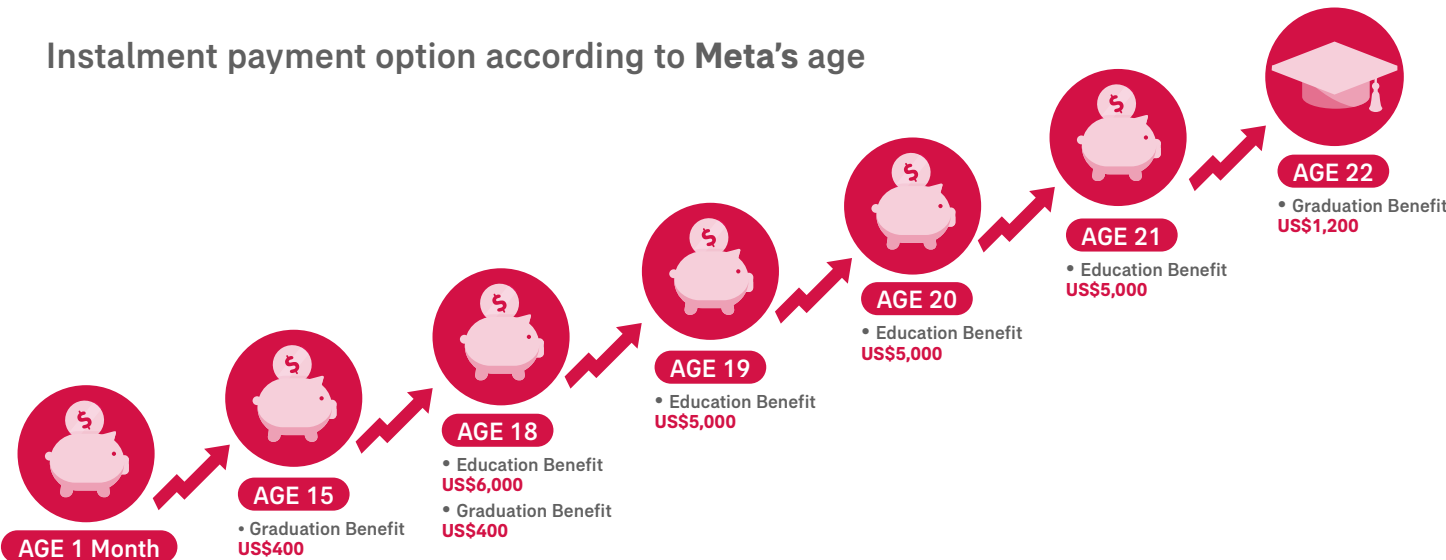
-

US\$400

US\$20,800

US\$22,000

Instalment payment option according to Meta's age



Total Benefit

-

US\$400

US\$6,800

US\$11,800

US\$16,800

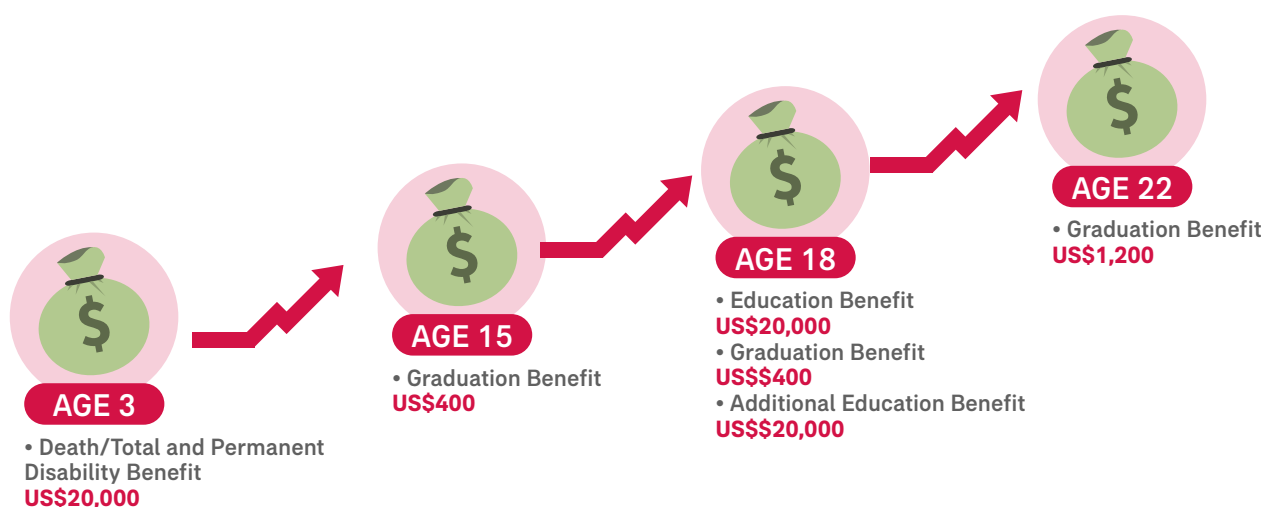
US\$21,800

US\$23,000

## In case unfortunate event happens to Mr. Oudom at the age of 48

In case **Mr. Oudom** passed away or becomes total and permanent disabled during the policy term at age **48**-year-old, his family will be protected from financial distress as **100%** of Basic Sum Assured is payable immediately in lump sum and future premiums are waived. **Additional Education Benefit 100%** of Basic Sum Assured is payable since the unfortunate event happened prior to the first **Education Benefit** payment.

### Lump Sum payment option according to Meta's age



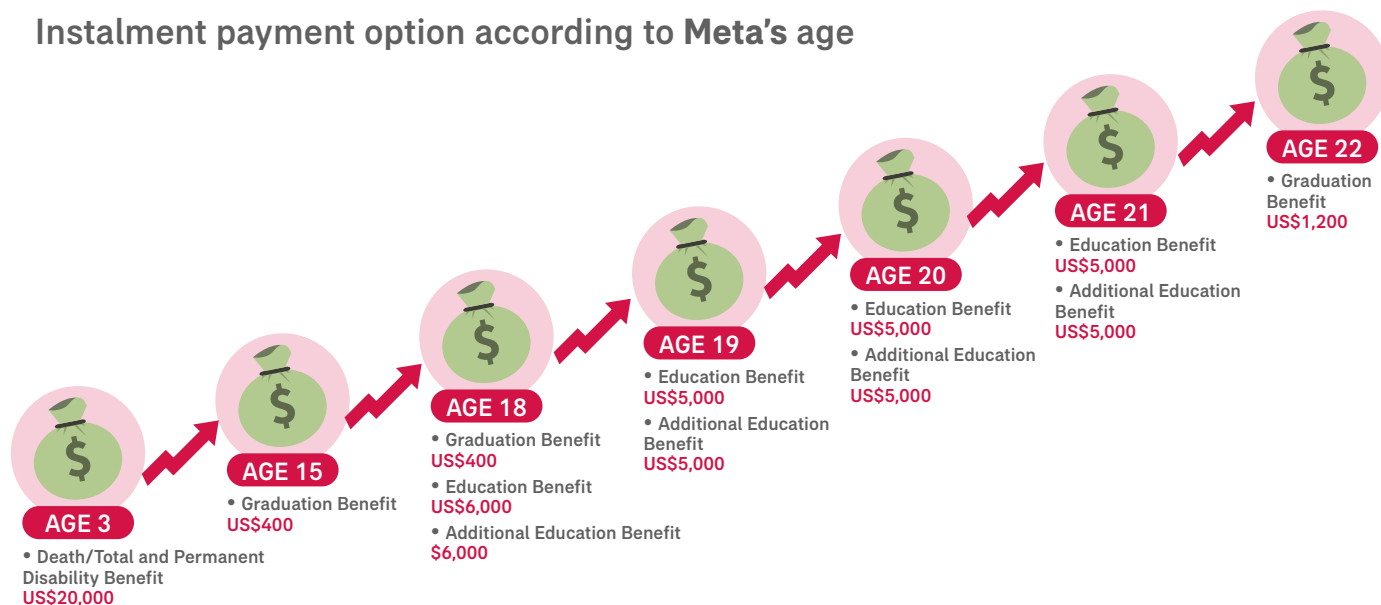
US\$20,000

US\$20,400

US\$60,800

US\$62,000

### Instalment payment option according to Meta's age



US\$20,000

US\$20,400

US\$32,800

US\$42,800

US\$52,800

US\$62,800

US\$64,000

Guaranteed Protection Benefits

Total Benefit

Guaranteed Protection Benefits

Total Benefit

## ► Death Benefit

Upon death of the insured, **AIA** will pay **Death Benefit** equal to **100%** of Basic Sum Assured. Future premiums for the Basic Product are waived.

## ► Total and Permanent Disability Benefit

If the Insured becomes Total and Permanent Disabled, **AIA** will pay **Total and Permanent Disability Benefit** equal to **100%** of Basic Sum Assured. Future premiums for the Basic Product are waived.

## ► Education Benefit

### 1. Guaranteed Education Benefit

**Guaranteed Education Benefit** for your child to pursue a university degree, regardless of any event.

- **100%** of Basic Sum Assured in lump sum; or
- **105%** of Basic Sum Assured in **4 (four)** instalments.

### 2. \*Additional Education Benefit

**Additional Education Benefit of 100%** of Basic Sum Assured in lump sum or **105%** of Basic Sum Assured in instalment of **Education Benefit** will be paid if the insured dies or becomes Total and Permanent Disabled before the payment of **Education Benefit**.

\* Additional Education Benefit will only be applicable to the Insured from the age of **18** at inception.

## ► Graduation Benefit

**Graduation Benefit** celebrates your child's educational milestones and key achievements with total benefits equal to **10%** of Basic Sum Assured.

### POLICY TERM

15- 22 years

### PREMIUM PAYMENT TERM

5, 10, 15, 18 years

### ENTRY AGE

30 days- 60 years old

### CLAIM PROCEDURE

If the claimant wishes 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**.

### OBTAIN AN INSURANCE PROPOSAL

Contact **AIA Life Planners** or **AIA Client Care service** at 086 999 242 or [KH.Care@aia.com](mailto:KH.Care@aia.com) or visit [aia.com.kh](http://aia.com.kh)

## 1. EXCLUSIONS FOR DEATH BENEFIT

The Company's liability shall be limited to the Surrender Value less indebtedness on this Policy, if death is due to:

- (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

The Company shall not cover any Total and Permanent Disability caused directly or indirectly, wholly or partly, by any 1 (one) of the following occurrences:

- (i) wilful 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 Total and Permanent 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 such as Law on Land Traffic, and Law on the Control of Drugs, 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 Policy Owner 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 the Policy Owner in connection with this Policy, including but not limited to making or receiving any payments under this Policy.
- (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.
- (iii) As an ongoing obligation, the Policy Owner shall immediately inform the Company if there are any changes to the identities, status, constitution, establishment, particulars and identification documents of the Policy Owner or any person or entity connected with this Policy.

## Enhance your protection from **AIA សម្រាប់កូន** with optional riders **EXTRA COVER WITH PROTECTION BOOSTER**



### **FAMILY ALLOWANCE RIDER**

#### **PROTECTION AGAINST LOSS OF INCOME**

An extra protection to ensure your child or your family will be secured and receive additional living allowance annually if any unforeseen happen.



### **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 befall you.



### **ACCIDENTAL HOSPITALISATION ALLOWANCE RIDER**

#### **PROTECTION AGAINST UNFORTUNATE INJURIES**

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



### **WAIVER OF PREMIUM PLUS RIDER**

#### **PROTECTION AGAINST INVOLUNTARY PREMIUM DISCONTINUANCE**

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.



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



#### **HEAD OFFICE**

GIA TOWER, 31<sup>ST</sup> FLOOR, SOPHEAK MONGKUL STREET, PHUM 14,  
SANGKAT TONLE BASSAC, KHAN CHAMKAR MORN, PHNOM PENH,  
THE KINGDOM OF CAMBODIA

#### **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