



AIA is the largest life insurer in the world by market capitalisation.¹

BRAND PROMISE

AIA promises to help people live healthier, longer and better lives.



More than **36 MILLION** individual policies and over **16 MILLION** insured employees at various institutions across the region are protected by AIA.²



COMMITMENT FOR LIFE

AIA is committed to protecting clients in all of 18 of our markets - markets we have never ceased serving.



AIA has total assets of **US\$ 284 BILLION.**²



OVER 100 YEARS

AIA has been protecting people in the Asia-Pacific Region for more than 100 years—since 1919.



#1 MDRT

AIA is the only company in the world to achieve the highest number of Million Dollar Round Table members for 5 consecutive years.³



TOTTENHAM HOTSPUR

AIA is the Global Principal Partner of Tottenham Hotspur Football Club ("Spurs"). Through AIA, Spurs' Global Development Coaches have provided many football training sessions to thousands of Cambodian children and adults.



DAVID BECKHAM

is AIA's Global Ambassador and has been supporting AIA to help people in the Asia-Pacific Region live healthier, longer, better lives.



TRUSTED AWARD

AIA has won the Asia Insurance Company Award—the highest award in Asia insurance category—for 16 consecutive years since 2004.⁴



AIA សម្រាប់ជីវិត

Realise your long-term savings goal
With a short-term premium payment



Notes:
1. Source: Bloomberg, 20 March 2019
2. As of 31 Dec 2019
3. As of July 2018
4. As of 1 January 2019

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



3-GENERATION LEGACY PLAN

Secure your legacy plan for the future generations

EXAMPLE CASE

A grandfather wants to secure a financial legacy for his granddaughter through his son, so he purchases an AIA សម្រាប់ជីវិត policy with 20-year protection and a 5-year payment, rather than a 20-year payment plan:

20-YEAR PROTECTION	with 20-YEAR PAYMENT	vs.	5-YEAR PAYMENT
Annualised New Premium	~\$50K		~\$56K
Total Premium Paid	~\$1M	-72%	~\$280K
Death or TPD by a non-accidental cause	Granddaughter will get \$1M		
Death or TPD due to an accident	Granddaughter will get \$3M		
Maturity Benefit	100% Return on Premium		



Policy Owner: Grandfather, 50 Y.O

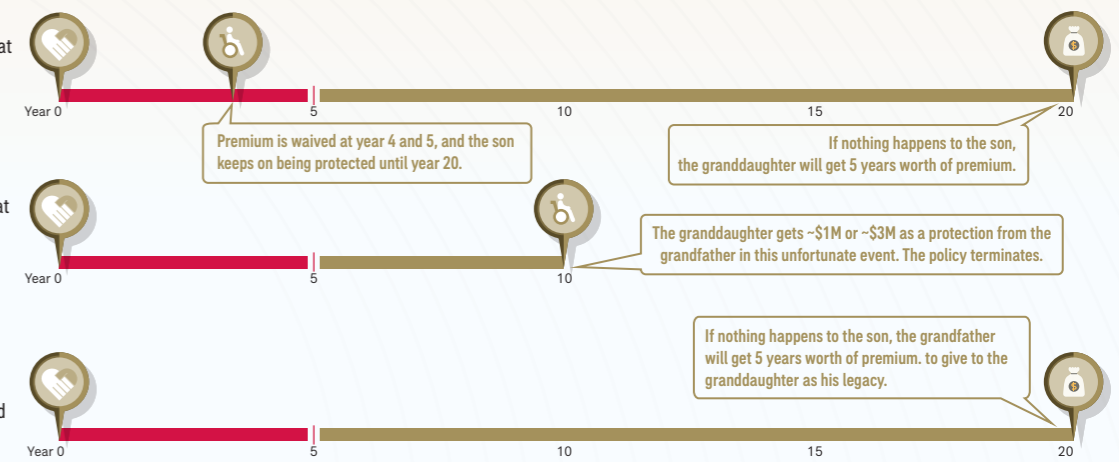
Insured Person: Son, 30 Y.O

Beneficiary: Granddaughter, 5 Y.O

Scenario 1: If the grandfather passes away or has TPD at year 3, the premium will be waived at year 4 and 5, and the protection will still continue to year 20. If nothing happens to the son in the 20 years, the granddaughter will receive 5 years worth of premium as a family legacy.

Scenario 2: If the son passes away or has TPD at year 10, the son's family will not have to bear the financial burden as they will receive 1 or 3 million dollars as protection from this unfortunate event. The policy will terminate.

Scenario 3: If no unfortunate event occurs to the son during the 20 years of coverage, the granddaughter will get 5 years of premium paid as a legacy from the grandfather.



A 5-YEAR PREMIUM PAYMENT PLAN THAT GIVES YOU 15-, 20- OR 25-YEAR PROTECTION AND SAVINGS



1.FAMILY CARE BENEFIT

Protection against death
Ensures your family is protected and their financial needs are met even when you are no longer there with them.



2.REHABILITATION BENEFIT

Protection against disability
Allows you to access a lump sum should an unfortunate event cause loss of limb or sight, otherwise known as total and permanent disability (TPD).



3.ADDITIONAL BENEFIT FOR ACCIDENTAL DEATH AND DISABILITY (ADD)

Extra protection against unfortunate accidents

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



4.WAIVER OF PREMIUM (WOP)

Protection against involuntary premium discontinuance
Your protection will still continue even if you can no longer afford to pay the premium due to an unfortunate event.



5.MATURITY BENEFIT

Money-Back Guarantee
If no claim has been made from your policy, you will get 100% of your premium back at the end of your chosen coverage term as a No Claim Completion Benefit.

	5-YEAR PAYMENT			
	15-YEAR PROTECTION		20-YEAR PROTECTION	25-YEAR PROTECTION
Entry Age	18 - 50 Y.O	51 - 55 Y.O	18 - 50 Y.O	18 - 45 Y.O
1.Death	✓	✓	✓	✓
2.TPD	✓	✓	✓	✓
3.ADD*	UP TO 200%	UP TO 100%	UP TO 200%	UP TO 200%
4.WOP	✓	✓	✓	✓
5.Maturity Benefit	100% Return on Premium			

* Additional benefit in the event of accident on top of the Family Care Benefit/Rehabilitation Benefit.

FINANCIAL STABILITY PROTECTION

Ensure the financial stability of your family in case of any unfortunate event

EXAMPLE CASE

A husband wants to ensure the financial stability for his wife, so he purchases a 20-year protection with a 5-year payment plan, rather than a 20-year payment plan:

20-YEAR PROTECTION	with 20-YEAR PAYMENT	vs.	5-YEAR PAYMENT
Annualised New Premium	~\$19K		~\$33K
Total Premium Paid	~\$380K	-56%	~\$165K
Death or TPD by a non-accidental cause	Wife will get \$500K		
Death or TPD due to an accident	Wife will get \$1.5M		
Maturity Benefit	100% Return on Premium		

Policy Owner & Insured Person: Husband, 35 Y.O

Beneficiary: Wife, 35 Y.O

Scenario 1: If the husband passes away or has TPD at year 12, the wife will not have to bear the financial burden as she will get ~\$500,000 or ~1.5 million dollars. The policy will terminate.

Scenario 2: If no unfortunate event occurs to the husband during the 20 years of coverage, he will receive the entire premium back.

