

INSURANCE CERTIFICATE

Manulife (Cambodia) PLC certifies that the Member of Group Policy No. **8000007777** issued to **J Trust Royal Bank Plc.** ("the Policyowner") which located at #10, Royal Railway Building, Russian Federation Blvd, Sangkat Srah Chak, Khan Doun Penh, Phnom Penh, Cambodia, is insured and eligible for the benefits as shown below.

MEMBER'S (LIFE INSURED'S) INFORMATION	
Name	: Customer who have opened the My Kid Savings Account with J Trust Royal Bank Plc.
POLICY INFORMATION	
Benefits	: Death Benefit or Total Disability Benefit caused by Accident Accidental Dismemberment Benefit Rider
Face Amount	: USD 3,000
Member Coverage term	: 1 year
Member Premium Term	: 1 year
Effective Member's Insurance Coverage	: Effective Member's Insurance coverage is every 1st of the month that the member opens the My Kid Savings Account with J Trust Royal Bank Plc.
Premium Mode	: Annually
Premium Payment	: Paid by J Trust Royal Bank Plc.
Area of Coverage	: Worldwide
BENEFICIARY	
The first surviving class as stated in the Provision.	



Rotha Chan
 CEO and General Manager
 Manulife (Cambodia) PLC



IMPORTANT NOTE

- (1) This certificate is furnished in accordance with and subject to the terms of the Group Policy issued to the Policyowner. The insurance of the Member named herein is effective only if the Members are eligible for insurance and remains insured in accordance with the provisions, terms, and conditions of the Policy. This Insurance Certificate is only a part of the Insurance Contract, and it must be read together with Insurance Policy.
- (2) In the occurrence of any covered event, the claimant shall notify to the Company in writing within the required period stated under each benefit in the Insurance Policy. Please contact your Insurance Specialist/Agent or our hotline for further detail.
- (3) The Policyowner has the right to surrender the Policy at any time during the Policy Term by using the request form prescribed by the Company. The Surrender Benefit is no longer applicable after the member passes away or becomes totally disabled caused by accident while the Policy is in force.
- (4) Any person may seek to nullify this Policy should the provision of the Policy be inconsistent with any compulsory execution of laws, public order, good morals and requirement by the laws in force.
- (5) Please refer to Insurance Policy in the Policy Contract for the detailed benefits, definitions, exclusions and terms and conditions.