

Manulife *Premier*

Turning Today's Success
Into Lasting Legacy



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for more detail about product





You've worked hard to build a successful career, a strong business, and a secure future for the people who matter to you. When life is going well, it's easy to assume that your financial stability will continue. Yet even for those at the top, unexpected events can quickly change situations.

Planning ahead for your life—whether it relates to health, career, or business—helps reduce risks and effectively protect your financial stability. Even when facing change or unexpected circumstances, you can continue to lead your life, your family, and your business forward with confidence and hope for the future.

True success isn't just about achieving wealth; it's about protecting and extending it. Preparing for uncertainty while you're in a position of strength helps you stay confident, maintain your lifestyle, and keep your family and business protected, no matter what lies ahead.

With **Manulife Premier** You can have

1

Million US dollar worth of coverage.

2

Options to receive your Savings Benefit in Lump Sum or Installments

3

Premier packages designed to suit your financial objectives.

About Manulife *Premier*



There are 3 packages available in this plan to choose
Health, Protect, Save



Coverage Term
10 years or 15 years



Life Insured's Age based on the package you select



Payment Term
• 5 or 10 years for package Protect and package Save
• 10 or 15 years for package Health

Benefits of Manulife *Premier* in Each Package

Plan Type	Manulife <i>Premier Health</i>	Manulife <i>Premier Protect</i>	Manulife <i>Premier Save</i>
Base	Life Protection and Saving Benefits: <ul style="list-style-type: none"> • Death and Total Permanent Disability Benefit • Savings Benefit* • Surrender Benefit 	Life Protection and Saving Benefits: <ul style="list-style-type: none"> • Death and Total Permanent Disability Benefit • Savings Benefit* • Surrender Benefit Life Protection Booster Benefits: <ul style="list-style-type: none"> • Additional Death and Total Permanent Disability Benefit 	Life Protection and Saving Benefits: <ul style="list-style-type: none"> • Death and Total Permanent Disability Benefit • Savings Benefit* • Surrender Benefit
Rider	Additional Protection and Critical Illness Benefits: <ul style="list-style-type: none"> • Additional Death and Total Permanent Disability Benefit • Early-stage Critical Illnesses • Major-stage Critical Illnesses • Waiver of Premium Benefit on Major-Stage Critical Illnesses 		
Age Eligibility	18 to 60 Years Old	30 days to 60 Years Old	30 days to 60 Years Old

*You can choose to receive Saving Benefit in a Lump Sum or five (5) Installments at the end of every policy year starting at 4 years prior to Policy Maturity Date.

Terms and Conditions of Premium Payment

Premium Mode	Annual, Semi-Annual
Payment Term	<ul style="list-style-type: none">• 5 or 10 years for Manulife Premier Package Protect and Package Save• 10 or 15 years for Manulife Premier Package Health
Payment Method	<ul style="list-style-type: none">• Mobile bank app• Bank Transfer• Wing Agents• Manulife Digital Payment gateway (including credit card, debit card, and KHQR)

In case of delay or failure to pay subsequent premium

All premium payments must be made to the company on or before the due date, using the method specified by the company. If subsequent premiums are not paid, the policy will lapse, meaning it will no longer be active, and no benefits will be provided under the policy. If your policy lapsed, you may reinstate your policy subject to company guidelines.





Example Manulife *Premier Health*

At 35, Mrs. Pi Sey is an entrepreneur who works hard to build a thriving business and create a better life for her family and employees.

She understands that success is not always stable, as unexpected events can affect her health. If she were no longer here, what would happen to her family, her business, and the people who depend on her?

That is why Mrs. Pi Sey chose the **Manulife Premier Health** Package—a comprehensive solution designed to protect what matters most, with coverage for critical illness, life, and wealth protection all in one package.

She continues to move her business forward with confidence, even in the face of health challenges, because she is protected.

Base Plan



Death or Total and Permanent Disability Benefit

- Non-Accidental : USD 10,000
- By Accident: USD 20,000



Savings Benefit

- USD 9,654

Rider: Additional Protection and Critical Illness Benefits



Additional Death or Total and Permanent Disability Benefit

- By Non-Accidental: USD 40,000
- By Accident: USD 80,000




Critical Illness Benefit

- Early-stage: USD 20,000
- Late-stage: USD 40,000
- Waiver of Premium Benefit on Major-Stage Critical Illnesses

Note: You can determine these benefits based on your financial needs and capability. Please consult with our Insurance Specialist or Insurance Agent.

Manulife *Premier Health* Benefit Illustration

Scenario 1: If **Mrs. Pisey** is diagnosed with any covered critical illnesses at an early-stage condition in policy year 3, the following benefits will be paid out:

Mrs. Pisey's Age	35	36	 37	38	39	---	50
Premium	USD 1,980	USD 1,980	USD 1,980	USD 1,980	USD 1,973	USD 326	USD 406
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

Upon diagnosis of an early-stage **critical illness**, Mrs. Pisey receives USD 20,000. The policy stays active, Late-stage Critical Illness benefit remains available and remaining premiums are payable.

After the early-stage benefit is paid out, the following benefits are still applicable:

- If the **early-stage condition progresses or another late-stage illness occurs**, she will receive USD 20,000 (Late-stage benefit USD 40,000 – Early-stage benefit USD 20,000 that's already paid). After this payout, the Rider is terminated, the remaining premiums will be waived, and Base Plan will remain in force and continue to provide the following benefits:
 - If she passes away or becomes totally and permanently disabled, her family will receive USD 10,000 or USD 20,000 if due to an accident. After this payout, the policy is terminated.
 - Or if she recovers and lives until end of policy year, she will receive the Saving benefit of USD 9,654*. After this payout, the policy is expired.

- If she **passes away or becomes totally and permanently disabled, her family will receive the following benefits:**
 - USD 20,000 from Rider (USD 40,000 - USD 20,000 already paid out for the Early-stage benefit.) and
 - USD 10,000 from Base Plan.

Total Benefit Payout= USD 20,000+ USD 10,000= USD 30,000 or USD 60,000 if due to accident. After this payout, the policy is terminated.

- If she **recovers from the early-stage critical illness and lives until end of policy year 15**, she will receive the Saving benefit of USD 9,654*. After this payout, the policy is expired.

Note: *She can choose to receive her Saving Benefit in a Lump Sum or five (5) Installments at the end of every policy year starting at 4 years prior to Policy Maturity Date.

Manulife *Premier Health* Benefit Illustration

Scenario 2: If Mrs. Pisey is diagnosed with any covered critical illnesses at a late-stage condition in policy year 4, the following benefits will be paid out:

Mrs. Pisey's Age	35	36	37	38	39	---	50
Premium	USD 1,980	USD 1,980	USD 1,980	USD 1,980	USD 1,973	USD 326	USD 406
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

Upon **diagnosis of a late-stage critical illness**, Mrs. Pisey receives USD 40,000. After this payout, the Rider is terminated, the remaining premiums will be waived, and Base Plan will remain in force and continue to provide the following benefits:

- If she passes away or becomes totally and permanently disabled, her family will receive USD 10,000 or USD 20,000 if due to an accident. After this payout, the policy is terminated.
- Or if she recovers and lives until end of policy year, she will receive the Saving benefit of USD 9,654*. After this payout, the policy expires.

Scenario 3: If she passes away or becomes totally and permanently disabled in policy year 3, the following benefits will be paid out:

Mrs. Pisey's Age	35	36	37	38	39	---	50
Premium	USD 1,980	USD 1,980	USD 1,980	USD 1,980	USD 1,973	USD 326	USD 406
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If she **passes away or becomes totally and permanently disabled**, her family will receive the following benefits:

- USD 40,000 from Rider and
- USD 10,000 from Base Plan.

Total Benefit Payout= USD 40,000+ USD 10,000= USD 50,000 or USD 100,000 if due to accident. After this payout, the policy is terminated.

Scenario 4: If Mrs. Pisey lives healthily until at the end of policy year (Year 15), she will receive the following benefit

Mrs. Pisey's Age	35	36	37	38	39	---	50
Premium	USD 1,980	USD 1,980	USD 1,980	USD 1,980	USD 1,973	USD 326	USD 406
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If she **lives healthily until** the end of Policy Year 15, she will receive Saving benefit of USD 9,654*. After the benefit is paid out, the policy expires.

Note: *She can choose to receive her Saving Benefit in a Lump Sum or five (5) Installments at the end of every policy year starting at 4 years prior to Policy Maturity Date.



Example Manulife *Premier Protect*

At 40, Mr. Sokha is promoted to a senior role. His promotion brings a higher income and greater recognition in society, his family's financial situation becomes more stable, which fills his spouse and two children with pride, seeing him as a hero in the family.

But beneath the celebration was a quiet worry that nothing is truly stable: If I'm no longer here, who will protect them?

A trusted insurance agent gently advises him to prepare financial protection of at least five times his annual income—about USD 220,000—so his family can remain stable even if an unexpected event takes him away from earning.

That is why Mr. Sokha chose the **Manulife Premier Protect** which provides a high level of protection suitable for high-income individuals like himself, while also offering some savings benefits in return.

With an annual premium of USD 3,660 (only 10% of his annual income), he receives the following benefits:

Base Plan



Death or Total and Permanent Disability Benefit

- Non-Accidental : USD 10,000
- By Accident: USD20,000



Additional Death or Total and Permanent Disability Benefit

- By Non-Accident: USD 100,000
- By Accident: USD 200,000



Savings Benefit

- USD 10,281

Note: You can determine these benefits based on your financial needs and capability. Please consult with our Insurance Specialist or Insurance Agent.

Manulife *Premier Protect* Benefit Illustration

Scenario 1: If he passes away or becomes totally and permanently disabled in policy year 3, the following benefits will be paid out:

Mr. Sokha's Age	40	41	42	43	44	---	55
Premium	USD 3,660	USD 3,660	USD 3,660	USD 3,660	USD 3,660	-----	-----
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If he passes away or becomes totally and permanently disabled, his family will receive the following benefits:

- USD 100,000 from Additional Death or Total and Permanent Disability benefit and
- USD 10,000 from Death or Total and Permanent Disability benefit.

Total Benefit Payout = USD 100,000 + USD 10,000 = USD 110,000 or USD 220,000 if due to accident. After this payout, the policy is terminated.

Scenario 2: If he lives until at the end of policy year (Year 15), he will receive the following benefit:

Ms. Sokha's Age	40	41	42	43	44	---	55
Premium	USD 3,660	USD 3,660	USD 3,660	USD 3,660	USD 3,660	-----	-----
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If he lives until the end of Policy Year 15, he will receive Saving benefit of USD 10,281*. After the benefit is paid out, the policy expires.

Note: *He can choose to receive his Saving Benefit in a Lump Sum or five (5) Installments at the end of every policy year starting at 4 years prior to Policy Maturity Date.



Example Manulife *Premier Save*

At 50, Mr. Meng has been successful since a young age, allowing him to accumulate large amount of wealth. He has only one grandchild, and he is deeply committed to giving the child a bright future by ensuring the opportunity to study abroad when they enter university.

He understands that achieving such dreams requires careful and well-structured planning.

He discovered an insurance plan that not only helps him set aside savings for his grandchildren's education, but also provides essential protection should any unfortunate event occur.

With **Manulife Premier Save** insurance plan, he saves just USD 26,729 per year for 5 years, along with 15 years of protection. With this plan he believes that his disciplined savings plan will ensure his grandchildren can pursue university education abroad when the time comes.

Base Plan



Death or Total and Permanent Disability Benefit

- Non-Accidental : USD 150,000
- By Accident: USD 300,000



Savings Benefit

- USD 153,692 (Guaranteed)

Note: You can determine these benefits based on your financial needs and capability. Please consult with our Insurance Specialist or Insurance Agent.

Manulife *Premier Save* Benefit Illustration

Scenario 1: If he passes away or becomes totally and permanently disabled in policy year 3, the following benefits will be paid out:



Mr. Meng's Age	50	51	52	53	54	---	65
Premium	USD 26,729	USD 26,729	USD 26,729	USD 26,729	USD 26,729	-----	-----
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If he passes away or becomes totally and permanently disabled, his grandchild will receive benefit of USD 150,000 or USD 300,000 if due to accident. After this payout, the policy is terminated.

Scenario 2: If he lives until at the end of policy year 15, he will receive Savings benefit as illustrated below:

Ms. Meng's Age	50	51	52	53	54	---	65
Premium	USD 26,729	USD 26,729	USD 26,729	USD 26,729	USD 26,729	-----	-----
Policy Year	1	2	3	4	5	6-10	11-15

Benefit Payout

If he lives until the end of Policy Year 15, he will receive Saving benefit of USD 153,692*. After the benefit is paid out, the policy expires.

Note: *He can choose to receive his Saving Benefit in a Lump Sum or five (5) Installments at the end of every policy year starting at 4 years prior to Policy Maturity Date.

Exclusion **Manulife Premier**

No covered benefits will be payable if the occurrence of insured event results from either directly or indirectly, wholly or partly from any of below item(s). If the covered event is not payable and leads to the termination of this Policy, the liability of the Company shall be limited only to the return of total Premium paid from Policy Issue Date less the medical examination expense (if any) and/or expenses reasonably occurred for the underwriting process (if any).

Exclusions for Non-accidental Death Benefit

1. Suicide or attempted suicide, whether the Life Insured (Minor)/Life Insured (Policyowner) is sane or insane, within two (2) years from the Policy Issue Date (this exclusion is not applicable after the two (2)-year period as per stated above); or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Minor)/Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary);

Exclusions for Non-accidental Total and Permanent Disability Benefit

1. Attempted suicide or any self-inflicted injury, whether the Life Insured (Policyowner) is sane or insane; or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary); or
3. Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
4. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured

Exclusions for Accidental Death or Total and Permanent Disability Benefit

1. Suicide or attempted suicide, whether the Life Insured (Policyowner) is sane or insane; or
2. Willful exposure to danger or attempted self-destruction or self-inflicted injuries, whether the Life Insured (Policyowner) is sane or insane;
3. Assault or murder; or
4. A committed criminal offense, or an attempted commitment of a criminal offense by the Life Insured (Policyowner), or Beneficiaries (please refer to Section 8. Beneficiary); or
5. Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled as defined in current laws and regulations; or
6. War or any act of war, whether declared or not, riot, insurrection, civil commotion, strikes terrorist activities, whether or not the Life Insured (Policyowner) was participating therein; or
7. Any loss sustained by the Life Insured (Policyowner) while resisting arrest by a law enforcement officer or violation of alcohol intake and/or speed limits as prescribed by the applicable traffic law at the time of accident; or
8. Bodily or mental infirmity or illness or disease of any kind or any infection, other than infections occurring simultaneously with and in consequence of an accidental wound; or
9. Travelling or flight in any vehicle or device for aerial navigation, except as a passenger on an aircraft operated by a regular airline; or
- Engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or
10. potholing or parachuting or bungee jumping

Exclusions for Critical Illness Claim

1. All Pre-existing conditions and the complications arising from the Pre-existing Conditions; or
2. All Critical Illness presenting, or any symptoms presenting or diagnosed within the Waiting Period, inclusive of all Early-Stage Critical Illness that are first diagnosed during the waiting period and that progress to a Major-Stage Critical Illness after the waiting period expired; or
3. Congenital diseases or birth defects; or
4. Disease/s resulting from Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immune Deficiency Virus (HIV) (except in cases of HIV due to blood transfusion /Occupationally acquired AIDS); or
5. Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
6. Any Critical Illness resulting from the use of medication without medical prescription, narcotic drug or other toxic substance, or from excessive consumption of alcohol as defined in current laws and regulations, unless prescribed by a duly registered medical practitioner; or
7. Any conditions that are excluded under each covered critical illness's definition.



Manulife



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