

Manulife កំពារ

(Manulife Korm Pear)

Your dependable cancer coverage





You've always put your family first—working hard, making sacrifices, and building a future filled with hope. Your strength and dedication have shaped the lives of those you love.

Sometimes, in the busyness of life, your own well-being gets overlooked. Then comes a moment that reminds you to pause and refocus.

But this isn't a setback—it's a turning point. With dependable support, you and your family can move forward with confidence, ready to face whatever comes next. Because every change brings new possibilities—and the chance to rise stronger than before.

With Manulife ค้ำประกัน, you can



Get essential protection – cancer, life and disability in one plan.

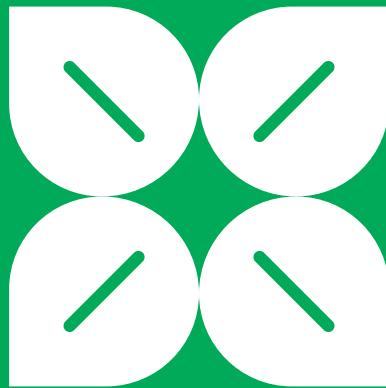


Get a health partner who supports and motivates you to stay healthy—for yourself and your family.



Live with peace of mind and full of hope to build a better future for the family.

About Manulife តំណែរ



Life Insured's Age

From 18 to 50 Years Old



Coverage Term

6 Years



Payment Term

Only 2 Years



3 in 1 Coverage

Cancer, Life, Disability



Simple Application

No Health Checkup Needed

Key Benefits of Manulife តំណែរ

Benefits

Early-stage Cancer Benefit

Late-stage Cancer Benefit

Death or Total and Permanent Disability Benefit

Package បច្ច

\$5,000

\$10,000

\$2,500

\$5,000

Package ប្រសើរ

Premium Payment for Manulife កំពារ

Terms and Conditions of Premium Payment



Premium Mode

Annual



Payment Term

2 Years*



Payment Method

- Mobile bank app
- Bank transfer
- Wing agents
- Manulife Digital Payment gateway (including credit card, debit card & KHQR)

ⓘ In case 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.

*Special Discount

40%

Enjoy a **40% discount** on your total 2-year premiums when you pay them all upfront in the first year.

Sample Scenario

At 35, Mrs. Nary works tirelessly to give her family a better life. But she knows that life can change in an instant. A serious illness like cancer, a disability, or an unexpected loss could leave her loved ones facing emotional pain—and financial hardship.

That's why she decided to protect her family with **Manulife គំពារ បច្ចេក**. With this insurance plan, her family has dependable support and protection to move forward even when life faces most difficult moments.



Premium of Manulife គំពារ បច្ចេក

She chose to pay her full 2-year premium upfront just \$574 and got a 40% discount. If she had paid yearly, it would've cost \$479 per year for 2 years, totaling \$958. By paying in advance, she saved \$384.



Benefits of Manulife គំពារ បច្ចេក

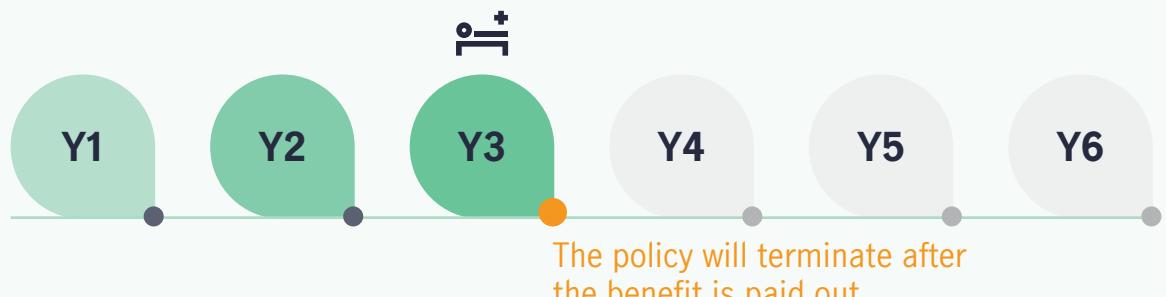


Benefit Illustrations Manulife កំពង់បច្ចេ

Scenario 1

If Mrs. Nary is diagnosed with **early-stage cancer** in Year 3, she will receive a \$5,000 benefit to support her treatment and recovery.

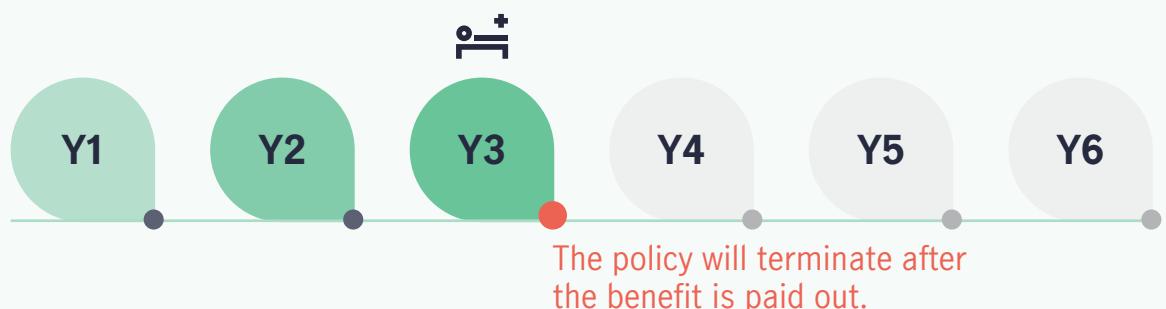
Policy Years



Scenario 2

If Mrs. Nary is diagnosed with **late-stage cancer** in Year 3, she will receive a \$5,000 benefit to support her treatment and recovery.

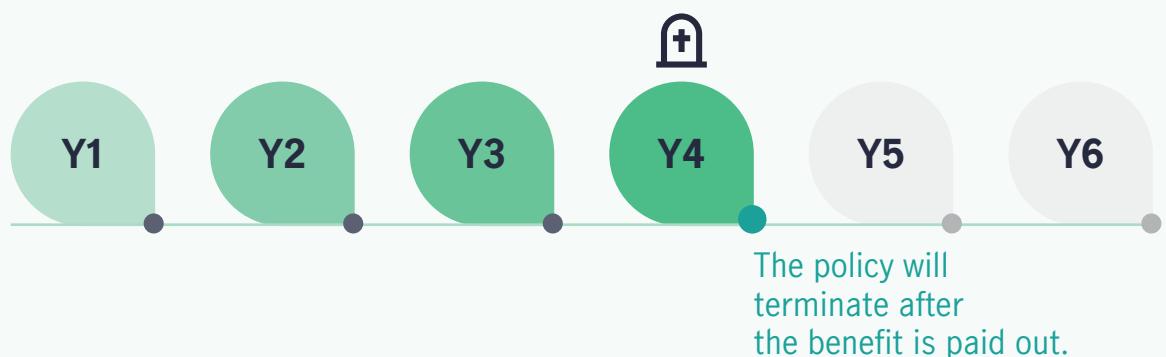
Policy Years



Scenario 3

In the event that Mrs. Nary experiences total and permanent disability or a loss of life during Policy Year 4, her family will receive a \$2,500 benefit to help provide financial support during a difficult time.

Policy Years



Scenario 4

If Mrs. Nary remains healthy through the end of the policy term, the policy will end without a payout. With **Manulife កំពង់**, Mrs. Nary has always lived with confidence knowing that her family is backed by dependable support and protection – ready to face whatever life may bring.

Policy Years



Exclusions for Manulife កំពង់

No covered benefits will be payable if the occurrence of insured event resulted 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 or Policy Reinstatement Date (whichever is later) to the Policyowner, less any medical examination expense (if any) and/or expenses reasonably occurred for the underwriting process (if any).



Exclusions for Cancer Benefit

1. All Pre-existing conditions and the complications arising from the Pre-existing Conditions; or
2. All Cancer presenting, or any symptoms presenting or diagnosed within the Waiting Period, inclusive of all Early-Stage Cancer that is first diagnosed during the Waiting Period and that progress to a Late-Stage Cancer 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); or
5. Any conditions that are excluded under each covered Cancer definition.



Exclusions for Death Benefit

1. Suicide or attempted suicide, whether the Life Insured is sane or insane, within two (2) years from the Policy Issue Date or the last Policy Reinstatement Date, whichever is later (this exclusion is not applicable after two (2) years period per stated above); or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, Life Insured, or Beneficiaries (please refer to Section 8. Beneficiary of Insurance Policy); or
3. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by the Human Immunodeficiency Virus (HIV).



Exclusions for Total and Permanent Disability Benefit

1. Attempted suicide or any self-inflicted injury, whether the Life Insured is sane or insane; or
2. A committed criminal offense, or an attempted commitment of a criminal offense by the Policyowner, Life Insured, or Beneficiaries (please refer to Section 8. Beneficiary of Insurance Policy); or
3. Any unprescribed drug, alcoholic substance as stipulated in applicable laws and regulations, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled; 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 was participating therein; or
5. Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by the Human Immunodeficiency Virus (HIV).



