

Manulife **បរិញ្ញា**

(Manulife Pak Rinha)

**Start today
for your child's
tomorrow!**



បរិញ្ញា

Scan here for more details
about the product.



Your child's future is not something to take lightly, and a quality education is undoubtedly one of the best ways to invest in it. It gives them access to opportunities, empowers them to chase their dreams, and sets them up for a better life.



With **Manulife** **បរិច្ច័យ**, you can



Make sure your child continues to receive university education even in your absence.



Provide your family financial assistance in case of an unexpected event.



Pay your premium once and receive coverage up to 18 years.





Product **Summary**

Benefits



Education Protection Payout Benefit



Family Assistance Benefit

- Due to Non-Accident
- Due to Accident



Settlement Benefit



Surrender Benefit

Eligibility



Age Eligibility :

- Child's age starting from 30 days to 14 years old
- Parent or Guardian's age starting from 18 to 60 years old



Pay Period :

One-time payment



Coverage Period :

4 – 18 years (depending on child's age)

Sample Scenario:

Mr. Chamroeun, a caring **35-year-old** dad, is worried that if something unexpected happens to him, his **5-year-old** daughter might not be able to finish her university education. To make sure her future is secure, he decides to buy **Manulife ប័រញ្ច**.

For just a one-time payment of **US\$ 1,032**, **Mr. Chamroeun and his daughter** will receive coverage for **13 years** with



Education Protection Payout Benefit
of **US\$ 10,000**



Family Assistance Benefit
of **US\$ 2500** due to non-accident or
US\$ 5,000 due to accident



Settlement Benefit
of **US\$ 1,032**








Surrender Benefit

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Benefits Illustration

Scenario 1

If **Mr. Chamroeun** passes away or becomes totally and permanently disabled during **policy year 3**, his family will receive the Family Assistance Benefit, followed by the Education Protection Payout Benefit for his daughter.

 Policy Year	 Daughter's Age	 Chamroeun's Age	1 st Payout
1	5	35	
2	6	36	<div>Family Assistance Benefit<ul style="list-style-type: none">His beneficiaries will receive US\$ 2,500 if Mr. Chamroeun passes away or becomes totally and permanently disabled due to non accident.This benefit will be doubled (US\$ 5,000) if the incident is due to an accident.<p><small>**Once the payout is made, this benefit will terminate, but the policy will remain in force.</small></p></div>
3 <div>Family Assistance Benefit</div>	7	37 	
...	
9	13	43	
...	
13 <div>Education Protection Payout Benefit</div>	17	48	

2nd Payout







**Education Protection Payout Benefit**

His daughter will receive **US\$ 10,000** at the Policy Expiry Date at the end of the Policy Year 13.



**The Insurance Policy will terminate after this benefit is paid

Scenario 2

If Mr. Chamroeun passes away or becomes totally and permanently disabled during **Policy Year 3**, and, in an unfortunate event, his daughter passes away later in **Policy Year 9** (before the Policy Expiry Date), the following benefits will be paid:

 Policy Year	 Daughter's Age	 Chamroeun's Age	1st Payout  Family Assistance Benefit <ul style="list-style-type: none">His beneficiaries will receive US\$ 2,500 if Mr. Chamroeun passes away or becomes totally and permanently disabled due to non accident.This benefit will be doubled (US\$ 5,000) if the incident is due to an accident. <small>**Once the payout is made, this benefit will terminate, but the policy will remain in force.</small>
1	5	35	
2	6	36	
3 <small>Family Assistance Benefit</small>	7	37 	
...	
9 <small>Education Protection Payout Benefit</small>	13 	43	
<small>Settlement Benefit</small>	
...	
13	17	48	

2nd Payout

	Education Protection Payout Benefit The benefit amount of US\$ 10,000 , which was originally payable on the Policy Expiry Date, will be paid in advance due to the passing of Mr. Chamroeun's daughter.
	Settlement Benefit The settlement benefit of US\$ 1,032 which is equal to the total base plan premiums paid, will also be returned.






Mr. Chamroeun's family, on the **2nd payout**, will receive a total of **US\$ 11,032**.

**The Insurance Policy will terminate after this benefit is paid






Scenario 3

In an unfortunate event Mr. Chamroeun’s daughter passes away during **Policy Year 9**, the following benefit will be paid:

 Policy Year	 Daughter's Age	 Chamroeun's Age	<div>Settlement Benefit The settlement benefit of US\$ 1,032 which is equal to the total base plan premiums paid, will be returned. <small>**The Insurance Policy will terminate after this benefit is paid</small></div>
1	5	35	
2	6	36	
3	7	37	
...	
9 Settlement Benefit	13 	43	
...	
13	17	48	

Scenario 4

If Mr. Chamroeun and his daughter lives until the **Policy Expiry Date** at the end of **Policy Year**, the policy will terminate without any claims.

 Policy Year	 Daughter's Age	 Chamroeun's Age
1	5	35
2	6	36
3	7	37
...
9	13	43
...
13	17	48

Exclusions

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).



1. Exclusions for Non-accidental Death Benefit

- a). 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
- b). 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); or
- c). Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by the Human Immunodeficiency Virus (HIV).



2. Exclusions for Non-accidental Total and Permanent Disability Benefit

- a). Attempted suicide or any self-inflicted injury, whether the Life Insured (Policyowner) is sane or insane; or
- b). 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
- c). Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled; or
- d). 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
- e). Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by the Human Immunodeficiency Virus (HIV).



3. Exclusions for Accidental Death or Total and Permanent Disability Benefit

- a). Suicide or attempted suicide, whether the Life Insured (Policyowner) is sane or insane; or
- b). Willful exposure to danger or attempted self-destruction or self-inflicted injuries, whether the Life Insured (Policyowner) is sane or insane;
- c). Assault or murder; or
- d). 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
- e). Any unprescribed drug, alcoholic substance, poison, gas or fumes, voluntarily taken, administered, absorbed or inhaled; or
- f). 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
- g). 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
- h). 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
- i). Travelling or flight in any vehicle or device for aerial navigation, except as a passenger on an aircraft operated by a regular airline; or
- j). Engaging in or taking part in driving or riding in any kind of race, underwater activities, or other hazardous pursuit such as mountaineering or potholing or parachuting or bungee jumping.

