

Cambodia Life Insurance Company Plc. “Cambodian Life”



Products Presentation

Marketing Department
15 June 2012

COMPANY CONFIDENTIAL

Cambodia Life Insurance Company Plc.

(C.L.I)



CARE LOVE INSURED



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 CAMBODIAN LIFE INSURANCE COMPANY PLC. "CAMBODIAN LIFE"

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Contents

- I. “Cambodian Life”
- II. What is Life Insurance?
- III. Why Life Insurance is important?
- IV. Product



I. “Cambodian Life”

- Cambodia Life Insurance Company Plc.
 - In short “Cambodian Life”
 - Government joint venture company with four private foreign companies.
 - 1st Life Insurance Company in Cambodia.
 - Providing life insurance service, dedicating your care and love to your beloved ones.



II. What is Life Insurance?

- A written contract between an insurer and an insurance policy holder,
- Insurer promises to pay a designated beneficiary a sum of money (Sum Insured), for a particular risk, in exchange for the premium paid by the Insured.



III. Why Life Insurance is important?

➤ Personal

- Making sure your family is protected, even in the event of your absence.
- Long-term Financial Planning
 - Creating Savings for Your loved one or Family Members
 - Creating Inheritance for Your Loved Ones
 - Providing Replacement Income for Your Dependents

➤ Business

- Fund for Business Continuity
- Added Benefits for Employees



IV. Product

1. Term Life Plan
2. Whole Life Plan
3. Mortgage Plan



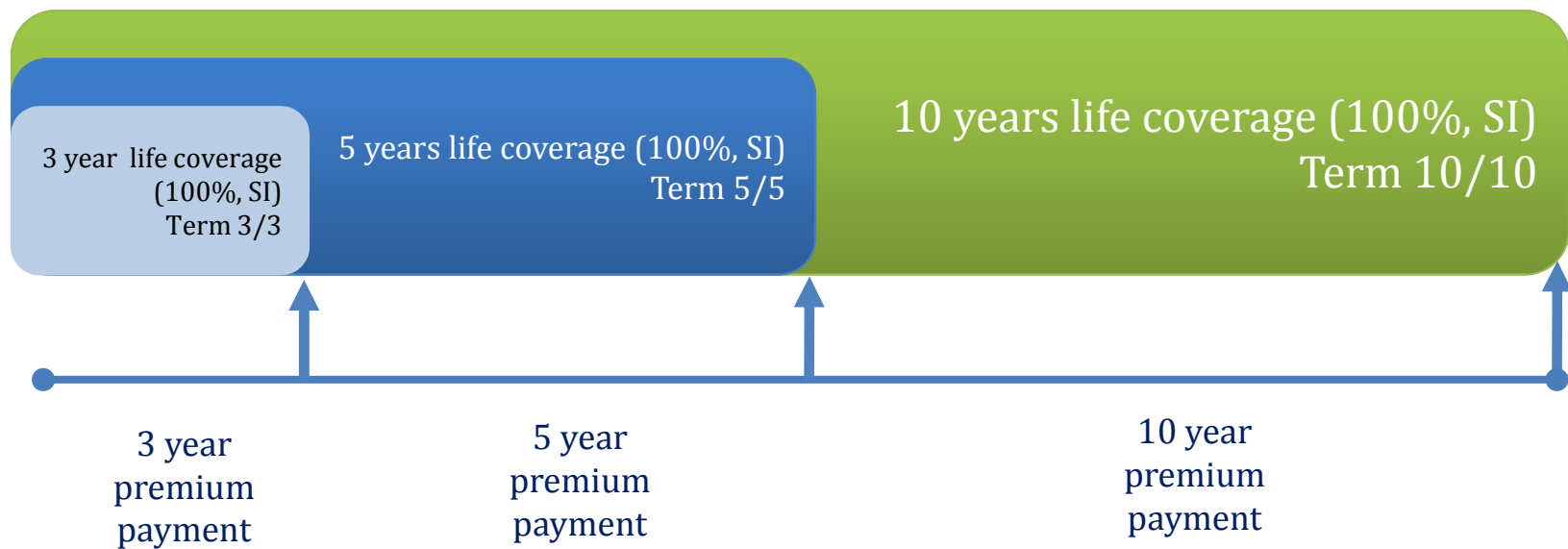
1. Term Life Insurance

Product Features			
Plan	3/3	5/5	10/10
Term Coverage Period	3 years	5 years	10 years
Premium Payment Period	3 years	5 years	10 years
Premium Payment Mode	Annually	Annually	Annually
Insurable Age	20 – 60	20 – 60	20 – 60
Minimum Sum Insured (life coverage) in USD	5,000	5,000	5,000



1. Term Life Insurance

Diagram



Cover death benefit (natural, accident and due to sickness)



1. Term Life Insurance

Example:

- Age: 20 years

Product Features			
Plan	3/3	5/5	10/10
Sum Insured	\$5,000	\$5,000	\$5,000
Premium Payment Annually	\$54	\$47	\$43
Daily saving	\$0.14 (590 Riel)	\$0.12 (515 Riel)	\$0.11 (471 Riel)

It is only **500 Riel** per day, you will be covered with benefits worth **5,000 USD**.



1. Term Life Insurance

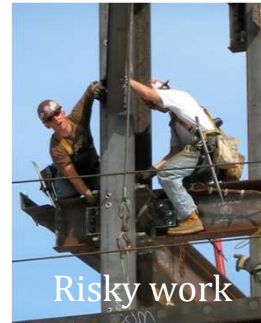
Benefits:

- Most affordable with large payouts and practical solution, especially for families.
- Help protect your loved ones from the financial hardships an unexpected loss can create.
- Build term that fits your need, such as children education, to ensure that the full education is paid for.
- Fund for Business Continuity
 - Staff benefits and motivation, especially for key person
 - Protection to the partnership interest and also to its investors and shareholders.



1. Term Life Insurance

Ideal people



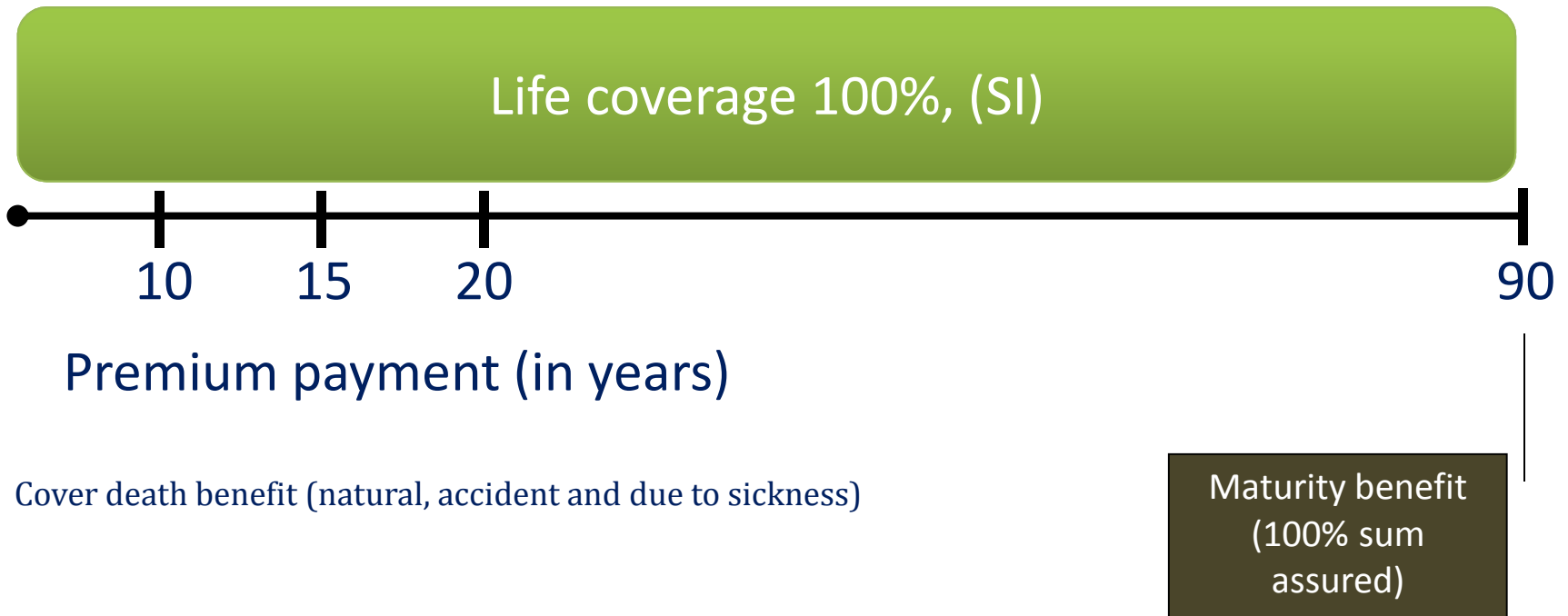
2. Whole Life Insurance

Plan	Product Feature		
	/10	/15	/20
Life Coverage Period	At age 90	At age 90	At age 90
Premium Payment Period	10 years	15 years	20 years
Premium Payment Mode	Annually	Annually	Annually
Insurable Age	20 – 60	20 – 60	20 – 60
Minimum Sum Insured (life coverage) in USD	5,000	5,000	5,000



2. Whole Life Insurance

Diagram



2. Whole Life Insurance

Example:

- Age: 20 years

Product Feature			
Plan	/10	/15	/20
Sum Insured	\$5,000	5,000	5,000
Premium Payment Annually	\$393	\$273	\$216
Daily saving	\$1.07 (4280 Riel)	\$0.74 (2960 Riel)	\$0.59 (2360 Riel)

It is only **2,400 Riel** per day, you will be covered with benefit worth **5,000 USD**.



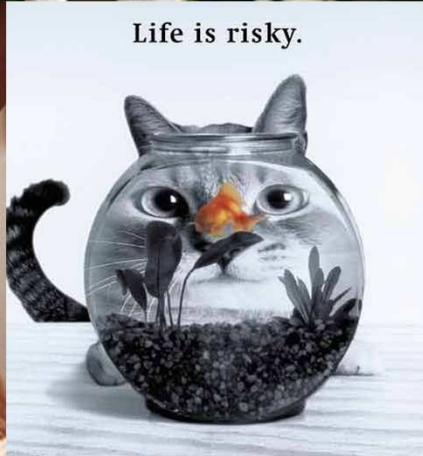
2. Whole Life Insurance

Benefit:

- Creating savings and inheritance for your loved ones.
- Protect your family's long-term financial security.
- Your family or beneficiaries receive can help pay expenses at an extremely difficult time.
- Builds cash value, which is a return on a portion of your premiums.
- Cash can be borrowed from the policy for any purpose, such as supplemental retirement income, education funding, business expenses or emergencies.



2. Whole Life Insurance



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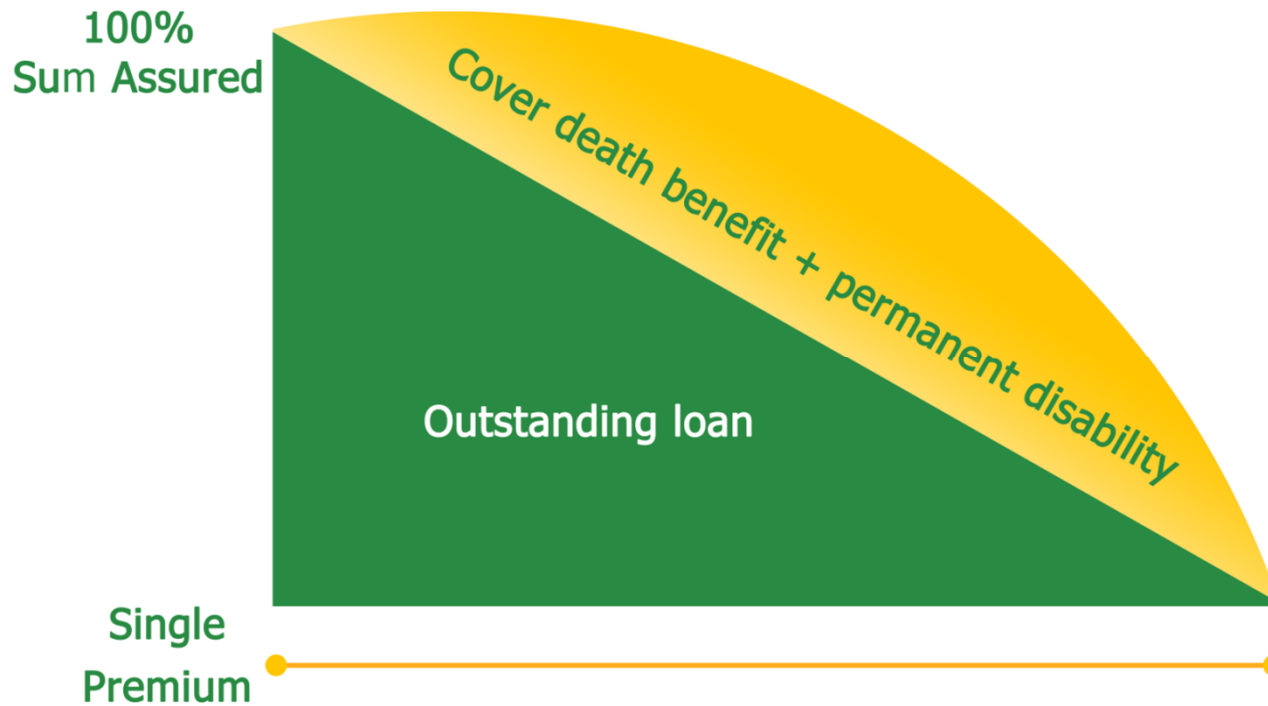
3. Mortgage Insurance (MRTA)

Features	Loan Insurance or MRTA
Loan Coverage Period	2-20 years
Premium Payment	Single Premium
Insurable Age	20 – 60
Minimum Sum Insured (life coverage) in USD	1,500



3. Mortgage Insurance (MRTA)

Diagram



* Coverage natural death, accident death and death due to sickness.



3. Mortgage Insurance (MRTA)

Example:

- Age: 20 years
- Coverage: 2 years
- Outstanding Loan: 1,500 USD
- Single Premium Payment: \$15 (60,000 Riel)

It is only **82 Riel** per day, you will be covered with benefit worth 1,500 USD.



3. Mortgage Insurance (MRTA)

Benefit

- Provides for full settlement of the outstanding balance of the loan with the financial institution.
- Secure the insured loved ones by settling the loan on behalf the insured, if he/she is not around, or cannot perform any work to earn a living for the rest of his/her lifetime.
- Gives you peace of mind and protects your family from losing a home.
- The premium is reasonable, enjoy full protection by paying a one-time single premium for the entire duration of your loan.





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Thank you