



Daiichi
Credit Life

LIVE LIFE BEYOND HORIZON

with protection
for your outstanding loans



While working hard to build a better future, it is also important to ensure that in the event of unexpected circumstances, your family can inherit the assets you have built rather than face financial difficulties from repaying outstanding loans.

Daiichi Credit Life provides financial protection for your outstanding loan in the event of death or total permanent disability. This ensures your loved ones have peace of mind to live life beyond horizon and expand their possibilities for the future.

Why Daiichi Credit Life?

Financial protection by settling your outstanding loan in the event of Death or Total Permanent Disability (TPD), reducing the financial burden on your family.



Daiichi Credit Life Highlights

	Daiichi Credit Secure	Daiichi Credit Safe
Age of Insured	18 to 62 years old (Coverage up to 65 years old)	18 to 64 years old (Coverage up to 65 years old)
Policy Term	3 to 15 years	1 to 2 years
Premium Term	Single Premium	Single Premium
Sum Insured	From MMK 1,000,000	From MMK 100,000
Policy Benefit	Death/ Total Permanent Disability (TPD) Benefit	Death/ Total Permanent Disability (TPD) Benefit
Benefit Plan Option	Decreasing Sum Insured	Option 1: Fixed Sum Insured Option 2: Decreasing Sum Insured

Daiichi Credit Life Benefits Illustration

Scenario: Scenario : Mr. A, age 40, purchased **Daiichi Credit Secure** to cover his mortgage loan for 15 years. His loan amount is MMK 30 million with applicable loan interest rate.

Premium Term (Years)	1
Sum Insured (MMK)	30,000,000
Single Premium (MMK)	2,247,000
In case of Death/Total Permanent Disability(TPD) at the end of year 10, the amount to be paid to the bank to settle the loan will be:	
Outstanding Loan to Bank (MMK)	29,451,000

Scenario: Scenario : Scenario : Mr. A, age 40, purchased **Daiichi Credit Safe** to cover his mortgage loan for 2 years. His loan amount is MMK 30 million with applicable loan interest rate.

	Fixed Sum Insured	Decreasing Sum Insured
Premium Term (Years)	1	1
Sum Insured (MMK)	30,000,000	30,000,000
Single Premium (MMK)	735,000	462,000
In case of Death/Total Permanent Disability(TPD) at the end of year 2, the amount to be paid to the bank to settle the loan will be:		
Outstanding Loan to Bank (MMK)	29,451,000	28,890,000



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About Daiichi Life Myanmar

Daiichi Life Myanmar is part of the Daiichi Life Group, a leading life insurance group from Japan. For over 120 years, the Group has been offering long-term financial protection and life insurance services to customers and their families across nine countries.

In 2019, Daiichi Life Myanmar obtained the official operating license to bring our world-class life insurance services to the people of Myanmar. Guided by the “Customer First” philosophy, and together with our local and international talents, we aim to carry out Daiichi Life's century-long service quality to create a meaningful impact in the local community.

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