Daiichi Life

Daiichi
LifeCARE



LIVE LIFE
BEYOND HORIZON

with financial protection
at every stage of your life

Daiichi LifeCARE provides lifelong protection with flexible options, financial stability and growth potential ensuring peace of mind for you and your loved ones.

Why Daiichi LifeCARE?

- Customizable Protection
- Potential Financial Growth and Savings
- Lifelong Peace of Mind

Daiichi LifeCARE Offers-

- **Investment Return and Ease of Access to Funds**
  The Policy Account Value (PAV) grows at either the Guaranteed or Non-Guaranteed Interest rate and policy owner can access it anytime through partial withdrawals or policy loans.
- **Customizable Protection**
  Daiichi LifeCARE lets you enhance your base plan with add-on protection coverage for Accidental Death/ Total Permanent Disability (TPD), Critical Illness, and Hospital Cash. Choose the Sum Insured and Policy Term to match your needs and budget.
- **Flexibility**
  Suitable for people seeking flexible life insurance with potential investment returns, adjustable premiums and benefits to fit your needs.

Daiichi LifeCARE Highlights

Entry Age Next Birthday of Life Insured

- *Basic Policy:* 1 to 65 years old
  (Maximum Maturity Age: 85 years old)
- *Rider(s):* 18 to 60 years old
  (Maximum Maturity Age: 65 years old)

Policy Term

- 10- 50 years
  (Subject to Maximum Maturity Age of Life Insured)

Premium Term

- 10- 50 years
  (subject to Maximum Maturity Age of Life Insured)
  (Compulsory Premium Payment Period – First 4 years)

Sum Insured

- *Basic-Policy:* Sum Insured = Annual Target Premium x Sum Insured Multiple (SIM)
- *Riders(s):* From MMK 5,000,000

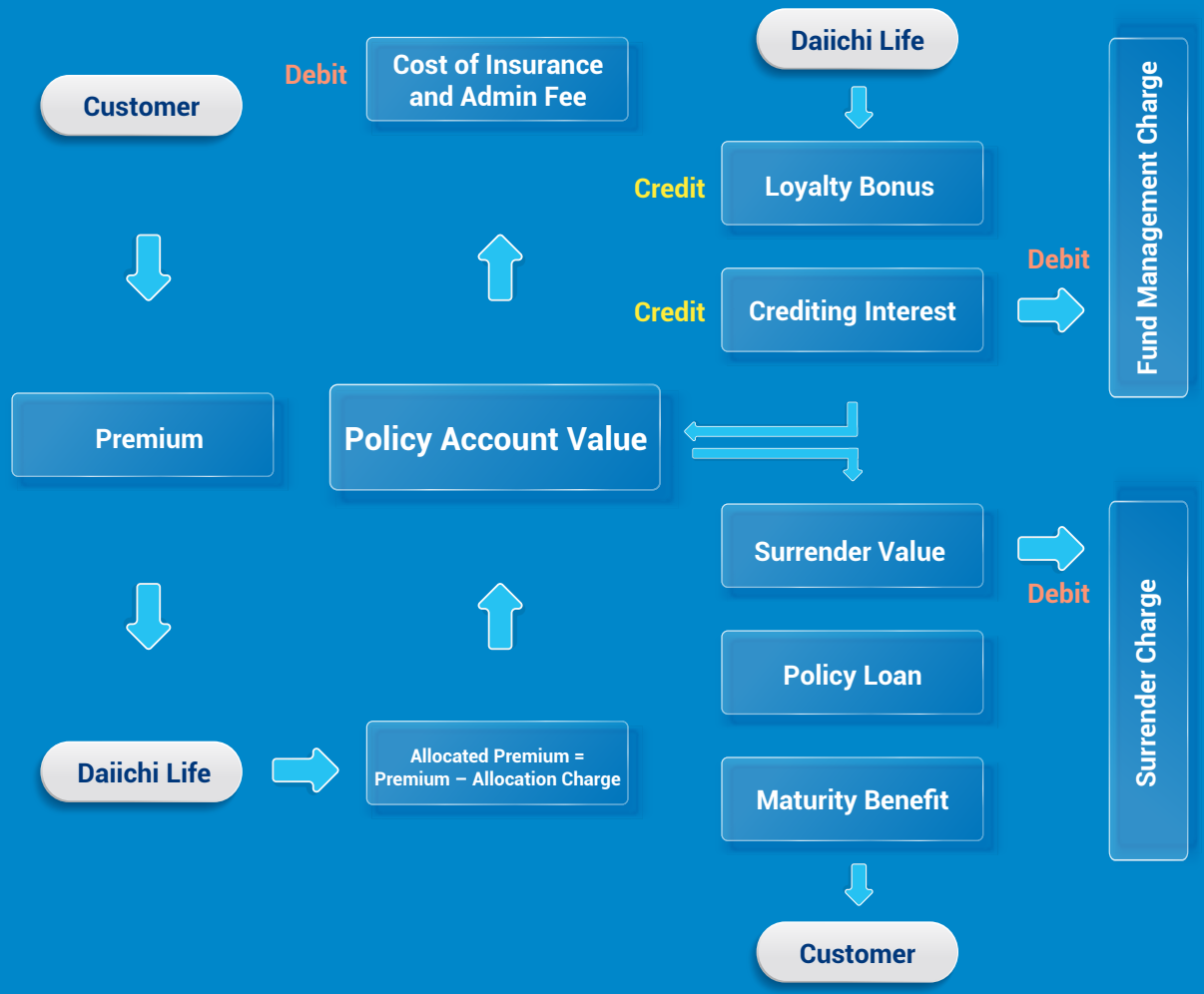
  Maximum Sum Insured is subject to underwriting

Sum Insured Multiple for Male (SIM)			
Age Next Birthday	Minimum	Maximum	Default
1-19	60	150	75
20-29	55	140	70-75
30-34	45	120	60
35-39	35	100	50
40-44	25	70	35
45-49	20	50	25
50-54	15	40	20
55 and above	5-7.5	10-20	7.5-10

Minimum Annual Target Premium

- From MMK 350,000

Long-term Protection & Savings



Insurance Terminologies

Premium
Premium is composed of Target Premium and Excess Premium where:
Target Premium: The protection premium that the Policy Owner needs to pay, dependent on age, gender and sum insured.
Excess Premium: The savings premium that the Policy Owner can pay, over and above Target Premium.

Allocated Premium
The proportion of premium allocated into the Policy Account Value.

Policy Account Value (PAV)
The amount accumulated from the allocated premiums with interest, after deducting fees and charges.

Cost of Insurance (COI)
The insurance charge deducted monthly from the Policy Account Value.

Admin Fee
The policy fee for administration, deducted monthly from the Policy Account Value.

Loyalty Bonus
The additional interest credited into the Policy Account Value if Premiums are paid on time.

Crediting Interest
The investment return that Daiichi Life earns will be credited to the Policy Account Value.

Surrender & Partial Withdrawal Charge
The fees to be deducted if the entire policy is surrendered or if partial withdrawals are made.

Policy Loan
A policy owner can request a policy loan from the Policy Account Value.

Lifelong Peace Of Mind With Flexibility

Basic Policy

Policy Owner can choose the preferred Benefit Coverage Option.

Option 1: Level Benefit Option

Sum Insured or Policy Account Value whichever is higher is payable upon Death/ Total Permanent Disability (TPD)

Option 2: Increasing Benefit Option

The sum of Sum Insured and Policy Account Value (PAV) is payable upon Death/ Total Permanent Disability (TPD)

Optional Protection Riders to the Basic Policy

(1) Critical Illness (CI)

This Benefit will offer an additional benefit coverage for diagnosis of chronic illness.

Early-Stage CI: 25% of Sum Insured is payable upon diagnosis.

Late-Stage CI: 100% of Sum Insured is payable upon diagnosis of Late-stage critical illness conditions less any Early-stage benefit paid.

Early-Stage Critical Illness Conditions
Carcinoma in situ
Early-Stage Cancer of specific organs
Coronary Angioplasty
Surgical Removal of Lung
Partial Surgical Removal of the Liver
Surgical Removal of Kidney
Cerebral Aneurysm Surgery
Cerebral Shunt Insertion

Late-Stage Critical Illness Conditions
Major Cancer
Heart Attack of Specific Severity
Stroke with Permanent Neurological Deficit
Coronary Artery Bypass Surgery
Brain Surgery
Late-Stage Lung Failure
Late-Stage Liver Failure
Late-Stage Kidney Failure

Waiting Period shall be applied.
120 days for Early-Stage CI and 90 days for Late-Stage CI.

(2) Accidental Death/ Total and Permanent Disability (TPD)

Additional 100% of Sum Insured is payable upon Death/ Total and Permanent Disability (TPD) due to accident.

(3) Hospital Cash

This Benefit will offer an additional daily hospital cash benefit in the case of hospitalization.

- Normal Daily Hospitalisation, up to MMK 20,000 per unit per day
- Intensive Care Unit (ICU) Hospitalisation, up to MMK 40,000 per unit per day

A Policy Owner can buy from 1 to 20 units.

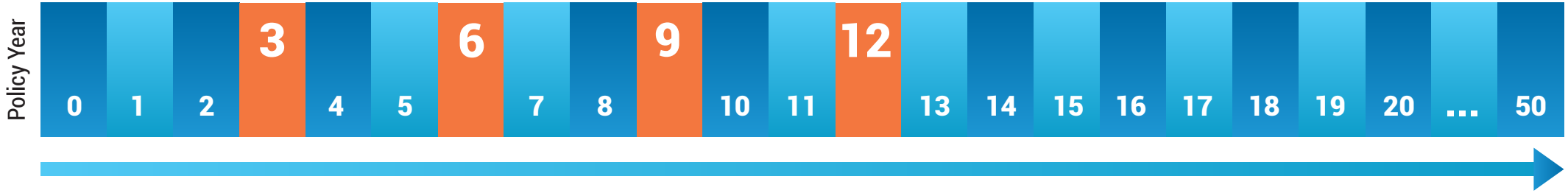
Bonuses and Policy Benefits

Bonuses

1. Health Check Bonus (Total up to 20%)

5% of Basic Policy Sum Insured as Health Check Bonus is payable every 3 years until Policy Year 12.
The amount shall be added and payable upon death.

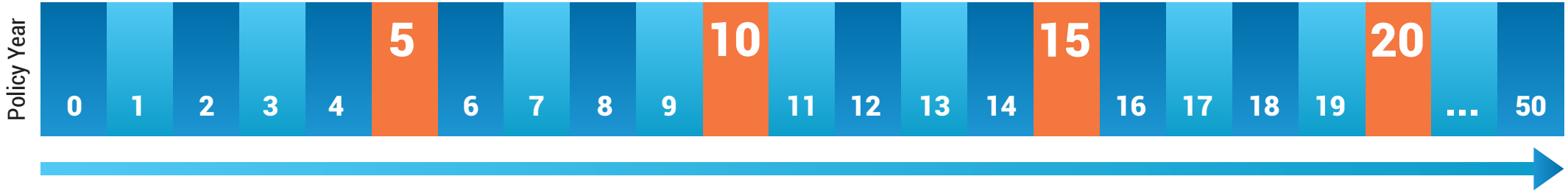
Orange - Bonus Payable Year after medical check up results submitted to Daiichi Life



2. Loyalty Bonus

Up to 80% -100% of Annualized Target Premium depending on regular premium payment
as Loyalty Bonus shall be credited into Policy Account Value (PAV) every 5 years until Policy Year 20.

Orange - Bonus Payable Year



3.Non-Smoker Bonus

An additional 10% of Sum Insured shall be payable upon Death on the Basic Policy from age 18.
The amount shall be added and payable upon death benefit.

Policy Benefits

Maturity Benefit

Upon the survival of the Life Insured until the Policy Maturity, Policy Account Value (PAV)
at the time of maturity will be payable.

Surrender Benefit

The Policy Owner can surrender the policy at any time and receive the Policy Account Value (PAV)
less any Surrender Value Charge.

Policy Loan

From Polic Year 5 onward, the Policy Owner can apply for a loan from the Policy Account Value (PAV).
Policy Loan Interest shall be applied.

Partial Withdrawal

From Policy Year 5 onward, the Policy Owner can withdraw money from the Policy Account Value (PAV).

Crediting Interest Rate (CIR)

CIR shall be credited into Policy Account Value (PAV).

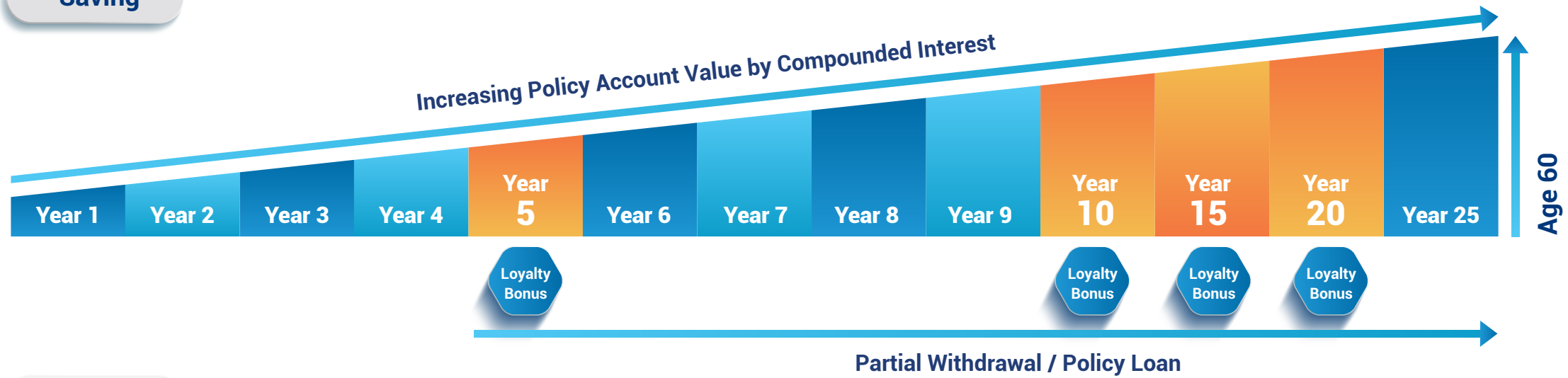
Policy Year	1	2	3	4	5	6	7+
Guaranteed Annual CIR	4.0%	3.5%	3.0%	2.5%	2.0%	1.5%	1.0%

Daiichi LifeCARE Benefits Illustration (25 Year Policy Term)

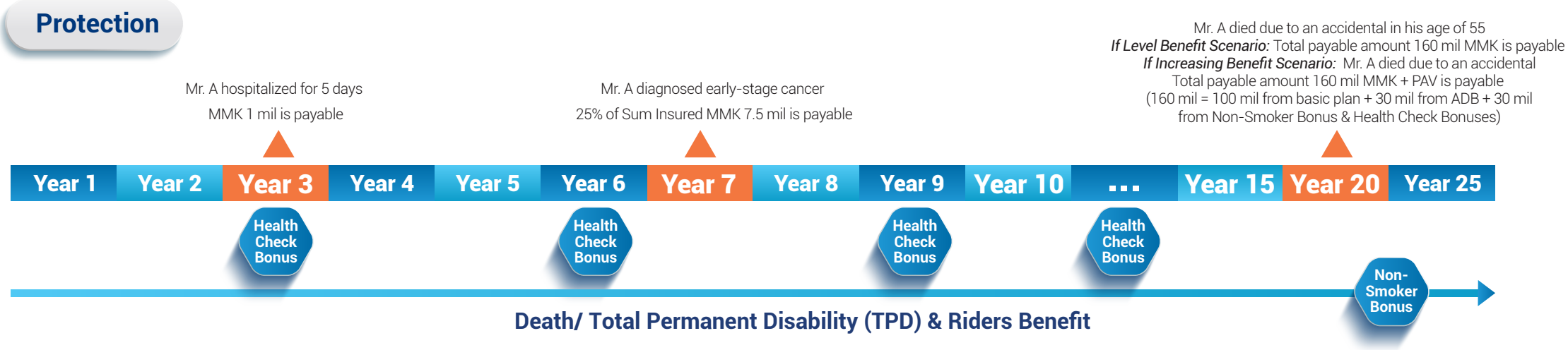
Mr. A, Age 40, buys LifeCARE policy with 3 protection riders.
Total Annual Premium = MMK 2,974,000

	Basic Plan	ADB Rider	CI Rider	Hospital Cash Rider
Annual Premium (MMK)	2,000,000	597,000	75,000	302,000
Sum Insured (MMK)	MMK 70 mil	MMK 30 mil	MMK 30 mil	10 units

Saving



Protection



FAQ

1. What sum insured options are available?

You may choose from a range of sum insured multiples within the minimum and maximum limits. The exact amount depends on your age, selected policy term, and premium.

2. Can I make changes to my policy after it starts?

Daiichi LifeCARE provides several flexible options, such as:

- Partial withdrawals from the policy account value
- Premium top-ups
- Premium holidays
- Increase in sum insured for key life milestones

3. What are the "Other Bonuses"?

- 10% Non-Smoker Bonus
- Health Check Bonus of up to 20%, depending on submitted medical check-up documents

4. What if I stop paying premiums altogether?

After completing 3 full years of premium payments, your policy will acquire a Surrender Value.

You may Surrender the policy and receive the surrender value less any Surrender Charge.

5. What happens if I miss a premium payment?

A grace period applies:

60 days for all other premium modes (Coverage remains active during the grace period).



6. What is the “Free-look period”?

You have **21 days from the Policy Issuance Date** to review your policy.

If you are not satisfied, you may cancel the policy within this period and receive a **full refund of premiums paid**,

less any medical examination fees, provided no claim has been made.

7. What is not covered under this policy?

This policy does not cover events resulting from:

- Suicide or intentional self-harm Illness, disease, or pre-existing conditions
- War, terrorism, or participation in criminal acts
- Drug or alcohol abuse Hazardous sports (e.g. scuba diving, mountain climbing, racing)
- Pregnancy or childbirth
- Mental illness
- Other terms and conditions shall be applied.

8. Are premiums eligible for tax benefits?

Yes. Premiums paid under Daiichi LifeCARE are **deductible for personal income tax purposes**, subject to Myanmar Tax Law.

9. How do I submit a claim?

You may submit a claim by contacting your **Financial Advisor/ Planner**, or **Customer Service**: +95 9 880 443 003.

Our team will guide you through the claim process and required documentation.

10. What if the Life Insured plans to live outside Myanmar?

If the Life Insured intends to reside outside Myanmar for more than 3 consecutive months, Daiichi Life must be notified in writing within 30 days.

Based on a risk assessment, Daiichi Life may continue, adjust, or cancel the policy, subject to policy terms and conditions.

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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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