

## PRUFlexiprotect PLUS

**We DO protection in accordance  
with your choices.**

Ensure financial security for yourself and your loved ones in times of need.



**PRU**Flexiprotect PLUS is a customizable and flexible insurance plan. It allows you to choose the kind of coverage, duration period and amount of coverage that's right for you.

# Your Life. Your Choice.



Protection up to  
age 65 years



Coverage period of  
10, 15 and 20 years



Cash benefit that is paid  
in one single payment  
upon occurrence of critical  
illness, accident and/or death



Get your premiums  
back at the end of  
each coverage period



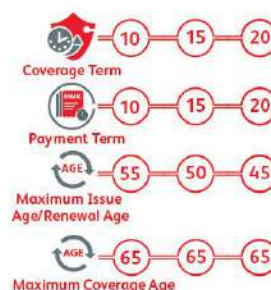
## Money When You or Your Family Needs it

Sum assured of PRUFlexiprotect PLUS will immediately become available to the beneficiary/ies upon death of Insured. This plan may be purchased for as low as 3,000,000MMK sum assured.



## Choose the Payment and Coverage Term That's Convenient For You

You have the option to get a 10, 15 or 20 years coverage and renew it at the end of the term by simply paying the next premium due up until you hit age 65. You may pay your premiums annually, semi-annually, quarterly or monthly.





## Get Your Money Back with Interest

At the end of each coverage period, you will receive a maturity benefit which is equal to 103% of what you have paid. This amount includes the premium payment for the base plan and the add-on benefits (if any).



## Enjoy Tax Relief with PRUFlexiprotect PLUS

Your premium payments towards this product may be tax deductible. This can reduce your annual personal income tax which makes your premium payments more affordable. Our PRUTax Calculator provides estimate on the deductible amount you could potentially enjoy. We still recommend that you seek professional advice on how to apply insurance premiums as an annual tax deductible.



## 21-Days Free Look Period

You have twenty-one(21)calendar days from the date of delivery of your policy to review in detail the features of this plan and its corresponding provisions. If within this period you feel that this plan does not satisfy your needs, you may cancel your policy. Simply complete and submit the free-look form within this period and we will refund you the total premium you have paid, less the cost of medical examination, if any.



## Enhance Your Protection Through Add-on Benefits

### Accidental Death Benefit (ADB)

This benefit has its own sum assured and it will pay-out should the Insured die due to accident.



### Double Indemnity Benefit (DI)

This benefit doubles the sum assured of your Accidental Death Benefit, should death occur as a result of accident while being a passenger of a Mass Public Transportation. It shall consist of commercial trains (including the urban rail vehicles), buses, airlines, ships and ferries with fixed routes for fare-paying passengers. *e.g. commercial airline, regular route bus and train.*



### Critical Illness Benefit (CI)

This benefit ensures there is financial support for treatment should insured be diagnosed with any of the 20 critical illness covered by this product. Early-Stage diagnosis will advance 25% of the sum assured of this benefit. Late-Stage diagnosis pays 100% of this benefit's sum assured or remaining 75% should Early-Stage claim has already been made.



### Early Stage Critical Illness

- Early Stage Cancer – carcinoma in situ and other early cancers of specified organs
- Insertion of a permanent cardiac pacemaker or defibrillator
- Coronary Angioplasty
- Carotid Artery Surgery
- Cerebral Aneurysm Surgery
- Partial surgical removal of the liver
- Surgical removal of one Lung
- Surgical removal of one kidney
- Minimally invasive surgery to aorta
- Small Bowel Transplant

### Late Stage Critical Illness

- Major Cancers
- Heart Attack of Specified Severity
- Coronary Artery By-Pass Surgery
- Stroke with Permanent Neurological Deficit
- End Stage Lung Disease
- End Stage Liver Failure
- Kidney Failure
- Open Chest Surgery to Aorta
- Open Chest Heart Valve Surgery
- Major Organ Transplant

*Please note: For full definition and explanation of the above diseases, please ask your Prudential Sales Representative.*



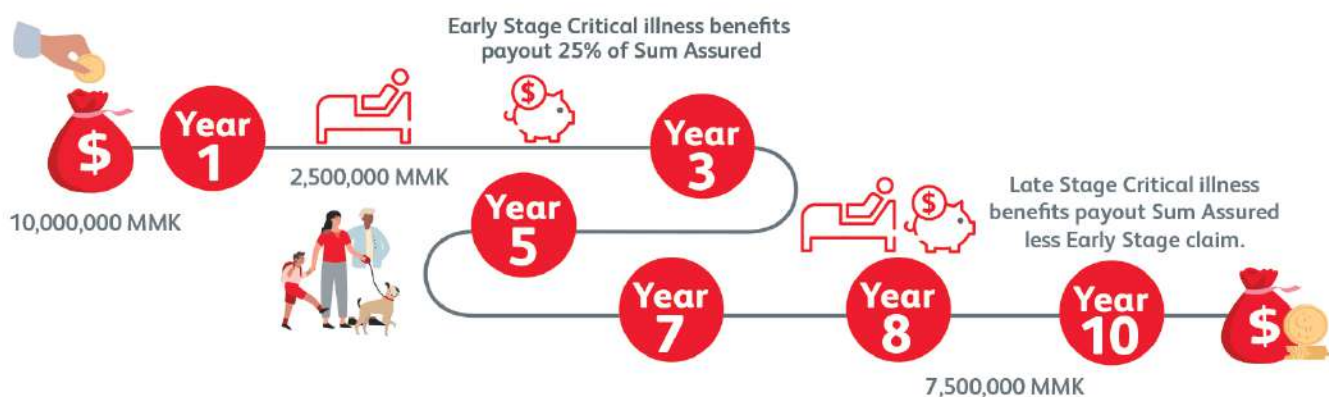
### Must Know Before Buying This Product

- ✓ **Pre-existing Conditions** – medical conditions, injuries, or illnesses that you already have before purchasing this product will not be covered by the Critical Illness Benefits.
- ✓ **Waiting Period** – the Critical Illness Benefits of this product are available after ninety (90) calendar days from policy effective date.
- ✓ **Survival Period** – insured must be alive for at least fourteen (14) calendar days from the date of diagnosis to claim the critical illness benefits.
- ✓ **Product Exclusions** – There are conditions that may affect the full pay-out of the PRUFlexiprotect PLUS and its add-on benefits such as Accident Death Benefit, Double Indemnity and Critical Illness Benefit. For example:
  - Exclusion on Death: A committed criminal offense or an attempted commitment of a criminal offense. In cases where the criminal offense was carried out by one or several beneficiaries, only the beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
  - Exclusion Accidental Death Benefit and Double Indemnity: war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
  - Exclusion on Critical Illness: Pre-existing conditions, which are conditions which existed before the Policy Date or Date of Reinstatement or effective date of the benefit, whichever is later, unless the conditions are declared to the Company and accepted by the Company. Please request your Prudential Myanmar Sales Representative for the complete list of exclusions.

- ✓ **Underwriting** - You may be required to undergo a medical examination and to make declarations about your health and physical condition before purchasing this product. This is dependent on the amount of your sum assured, age, occupation and/or avocation.
- ✓ **Policy Surrender** - Should you purchase this product and decide to discontinue paying it, a surrender value may be available for you. Surrender value is available when your policy has a cash value. This usually starts on the 3rd year of your plan. This amount is substantially lower than your paid premiums and it may mean some losses for you.
- ✓ **Incontestability** – Except for non-payment of premiums or any other grounds recognized by any laws and regulations in Myanmar, the Company cannot contest this Policy after it has been enforced during the lifetime of the Insured for two (2) years from date of issue of this Policy or of its last reinstatement.

### Example 1 of a **PRUFlexiprotect PLUS Insurance Plan** (Base Plan with Critical Illness benefit)

Base Plan Sum Assured (amount of cash available to beneficiary when Insured dies)	10,000,000 MMK
Policy Term (amount of time you need to pay and you are covered)	10 years
Age	30 years Male (Age Next Birthday)
Annual Premium	1,000,000 MMK
Total premiums paid at the time of Claim	7,000,000 MMK
<b>Add-on Benefit:</b>	
Critical Illness Sum Assured (amount of cash available to Insured when diagnosis of critical illness)	10,000,000 MMK
Early Stage = 25% * 10,000,000 MMK	2,500,000 MMK
Late Stage = 10,000,000 MMK – 2,500,000 MMK (less early-stage benefit pay-out, if any)	7,500,000 MMK

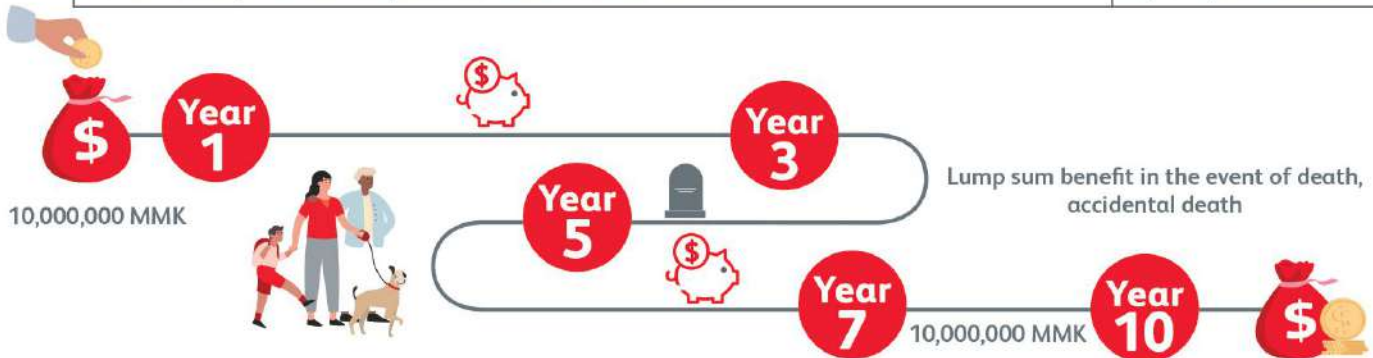






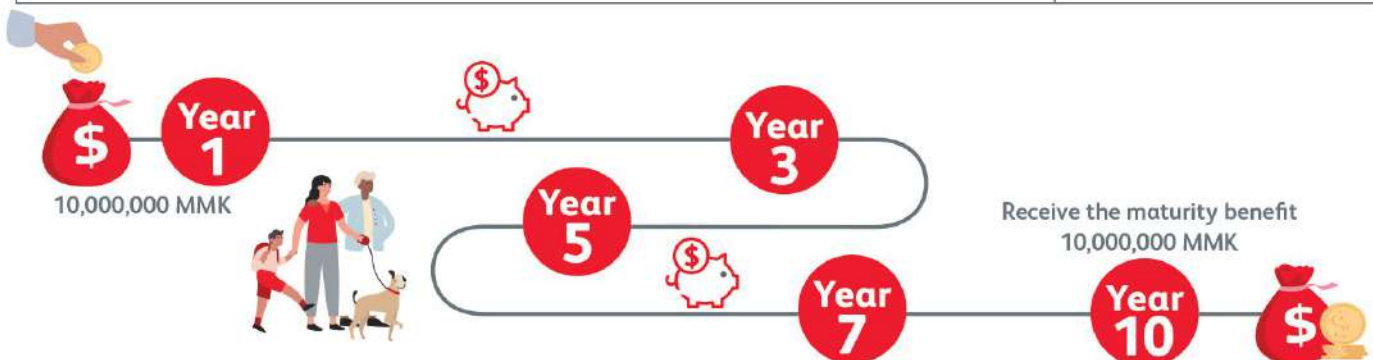
## The Example 2 of a PRUFlexiprotect PLUS Insurance Plan (Base Plan only)

Base Plan Sum Assured (amount of cash available to beneficiary when Insured dies)	10,000,000 MMK
Policy Term (amount of time you need to pay and you are covered)	10 years
Age	30 years (Age Next Birthday)
Annual Premium	926,460 MMK
The Total premiums paid at the time of Claim	2,779,380 MMK



## Example 3 of a PRUFlexiprotect PLUS Insurance Plan (Base Plan only)

Base Plan Sum Assured (amount of cash available to beneficiary when Insured dies)	10,000,000 MMK
Policy Term (amount of time you need to pay and you are covered)	15 years
Age	40 years Male (Age Next Birthday)
Annual Premium	636,210 MMK
Total Premiums Paid at Maturity	9,543,150 MMK
Maturity Benefit (amount of cash that will be returned to you after completing a policy term)	9,829,444.50 MMK



### Prudential Myanmar Life Insurance Limited

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