

## ABOUT US

Dai-ichi Life Insurance Myanmar Ltd., is part of Dai-ichi Life Group, a leading life insurer in Japan with more than 123 years of history since our foundation in 1902.

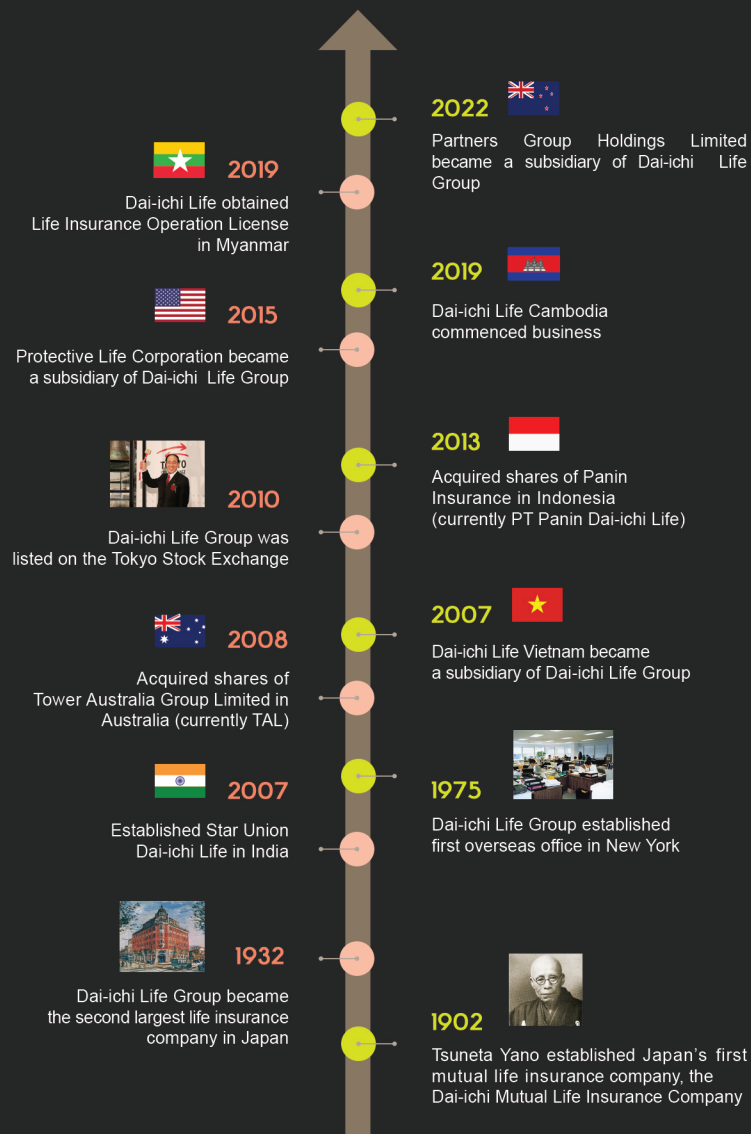
Today, Dai-ichi Life Group is a global insurance group that offers long-term financial protection and life insurance services to customers and their families across 9 countries.



**Dai-ichi Life**  
တာဝန်သင့်နှင့်အတူ

# Dai-ichi LifeCARE Universal Life

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**Dai-ichi Life**  
တာဝန်သင့်နှင့်အတူ

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Thank  
Myself

# WHY DAI-ICHI LIFECARE?

Dai-ichi LifeCARE offers a range of lifelong protection options that ensure peace of mind through its comprehensive CARE features. With Dai-ichi LifeCARE, you can rest assured knowing your future is secure with the assurance of a lifetime protection offering flexibility, financial stability and potential financial growth for yourself and your loved ones.



## PRODUCT HIGHLIGHTS

<b>Age of Life Insured</b>	30 days – 85 years
<b>Policy Term</b>	10 – 50 years (subject to maximum maturity age)
<b>Premium Term</b>	10 – 50 years (subject to maximum maturity age) (Compulsory Premium Payment Period – First 4 years)
<b>Sum Insured</b>	Basic Policy: Sum Insured = Annual Target Premium x Sum Insured Multiple  Rider(s): Minimum MMK 5 millions Maximum Sum Insured is subject to underwriting

## SUM INSURED MULTIPLE OPTIONS

Age	Minimum	Maximum	Default
0-19	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

## DAI-ICHI LIFECARE OFFERS -



### Investment Return and Ease of Access to Funds

The Policy Account Value earns the greater interest either based on the investment performance (Non-Guaranteed Interest Rate) or the policy's Guaranteed Interest Rate. As it accumulates, a Policy Owner may take out a portion of the Policy Account Value in the form of Cash Partial Withdrawals or Policy Loans.



### Customization of Protection

Dai-ichi LifeCARE offers various add-on protection to your base plan in order to boost your coverage. It offers additional accidental death/total and permanent disability protection, additional critical illness protection, and additional hospital cash protection. A Policy Owner can select Sum Insured and Policy Term based on his/her preference and affordability.

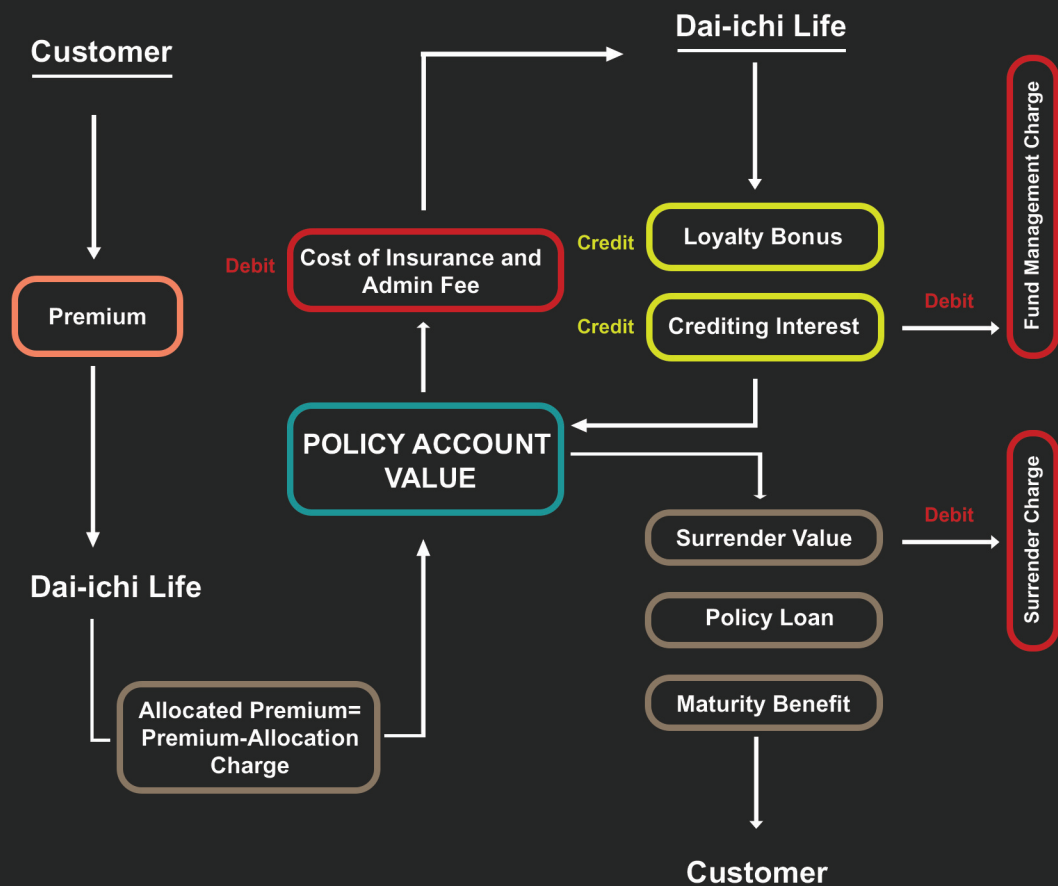


### Flexibility

Suitable for people who prefer non-committal life insurance and potential investment return. A Policy Owner can adjust the premium and insurance benefits to suit his/her own needs.



# 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. Excess Premium can be paid on a regular or one-off basis.



## Allocated Premium

The proportion of premium allocated into the Policy Account Value to earn interest and build up the Policy Account Value after the Allocation Charge has been deducted.



## Policy Account Value

The amount accumulated from the allocated premiums with interest, after deducting fees and charges.



## Cost of Insurance

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 amount credited into the Policy Account Value if Premiums are paid on time.



## Crediting Interest

The investment return that Dai-ichi Life earns will be credited to the Policy Account Value. The crediting interest rate will not be lower than the minimum rate guaranteed by Dai-ichi Life.



## Surrender Value & 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

Option 1: Level Death/Total Permanent Disability Benefit (Sum Insured or Policy Account Value whichever is higher is payable)

Option 2: Increasing Death/Total Permanent Disability Benefit (The sum of Sum Insured and Policy Account Value is payable)



## Riders

### (1) Accidental Death/Total Permanent Disability Benefit

Additional 100% of Accidental Death/Total Permanent Disability Sum Insured will be paid out.



### (2) Critical Illness Benefit

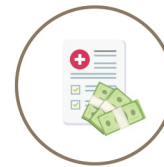
(i) 25% of Sum Insured is payable upon diagnosis of Early-Stage Critical Illness conditions.

(ii) 100 % of Sum Insured is payable upon diagnosis of Late-Stage Critical Illness conditions less any Early-Stage Critical Illness Benefit paid out.

Sr.	Early-Stage Critical Illness Conditions
1	Carcinoma in situ
2	Early-Stage Cancer of Specific Organs
3	Coronary Angioplasty
4	Surgical Removal of Lung
5	Partial Surgical Removal of the Liver
6	Surgical Removal of a Kidney
7	Cerebral Aneurysm Surgery
8	Cerebral Shunt Insertion

Sr.	Late-Stage Critical Illness Conditions
1	Major Cancer
2	Heart Attack of Specified Severity
3	Stroke with Permanent Neurological Deficit
4	Coronary Artery Bypass Surgery
5	Brain Surgery
6	Late-stage Lung Failure
7	Late-stage Liver Failure
8	Late-stage Kidney Failure

The Waiting Period will be applied, 120 days for Early-Stage Critical Illness and 90 days for Late-Stage Critical Illness.



### (3) Hospital Cash Benefit\*

This benefit will offer an additional daily cash benefit amount in case of hospitalisation. A Policy Owner can buy 1 to 20 units.

(i) For Normal Daily Hospitalisation, hospital cash up to MMK 20,000 per unit per day will be payable.

(ii) For Intensive Care Unit (ICU) Hospitalisation, hospital cash up to MMK 40,000 per unit per day will be payable.

\*Terms and Conditions will be applied.

# WEALTH GROWTH AND POLICY BENEFITS FEATURES

## Loyalty Bonus

At Policy Anniversary	Loyalty Bonus
Policy Year 5	Up to 80% of average Annualised Target Premium only for Basic Coverage from Policy Month 1 to Policy Month 60
Policy Year 10	Up to 100% of average Annualised Target Premium only for Basic Coverage from Policy Month 61 to Policy Month 120
Policy Year 15	Up to 100% of average Annualised Target Premium only for Basic coverage from Policy Month 121 to Policy Month 180
Policy Year 20	Up to 100% of average Annualised Target Premium only for Basic coverage from Policy Month 181 to Policy Month 240

## Health Check Bonus\*

An additional up to 20% of Sum Insured shall be increased from the Basic Policy upon completion and submission of medical check-up report.

Policy Anniversary	% Increase of Original Sum Insured of the Basic Policy
3 <sup>rd</sup>	5%
6 <sup>th</sup>	5%
9 <sup>th</sup>	5%
12 <sup>th</sup>	5%

## Non-Smoker Bonus\*

An additional 10% of Sum Insured shall be payable from the Basic Policy if he/she is a non-smoker.

## Crediting Interest (Daily Compounded Interest)

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

## Maturity Benefit

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

## Surrender Benefit

The Policy Owner has the right to surrender the policy at any time and receive the Policy Account Value less Surrender Charge. An early surrender of the policy usually involves high costs, and the surrender value payable may be less than the total premiums paid.

## Policy Loan\*

From Policy Year 5 onward, the Policy Owner can apply for a loan from the Policy Account Value.

## Partial Withdrawal\*

From Policy Year 5 onward, the Policy Owner has the right to withdraw money from the Policy Account Value.

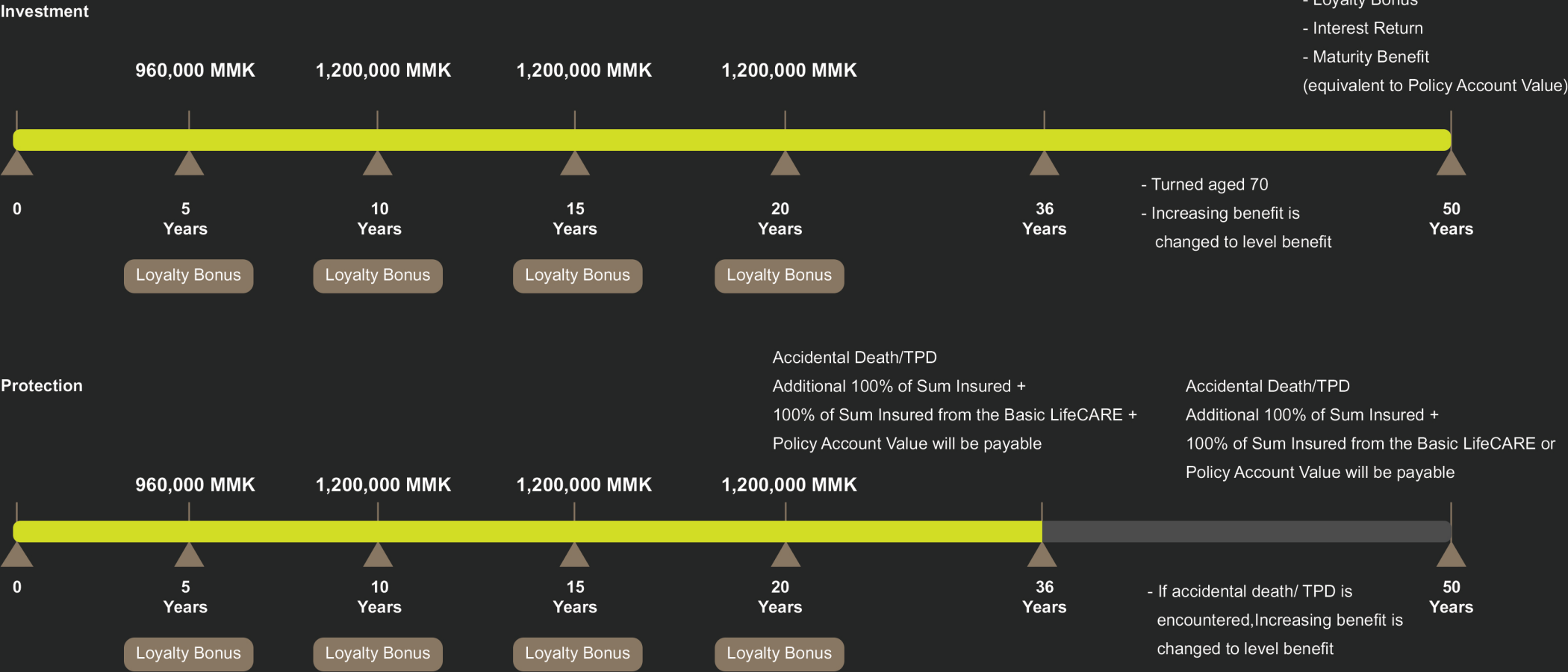
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# SCENARIO

Example: Mr. A, age 35 buys a 50-year policy term, an Increasing Benefit Option of Dai-ichi Life with Sum Insured of MMK 60 millions. He attached 30-year policy term Riders to receive the coverage for Accidental Death/TPD and Critical Illness with Sum Insured of MMK 20 millions for each rider, and 10 units of Hospital Cash. He pays the annual target premium of 1.2 millions for his basic policy and 0.62 millions for three riders.



Note: After the life insured reaches the age of 70, the increasing benefit is automatically changed to a level benefit.

Loyalty Bonus amounts are calculated by assuming Average Annualised Target Premium only for Basic Coverage due are paid.