



PRUHero
Savings and Protection Plan



PRUDENTIAL
ព្រូឌីនស៊ីល ធានារ៉ាប់រងអាយុជីវិត



PRUHero

Savings and Protection Plan

PRUHero is a life insurance plan that allows you to set aside a fixed amount of money over a period to enable you to have funds for your retirement or large future needs or fund for your family should death or total and permanent disability occur.

Be a Hero Today for a Secured Tomorrow



Choose policy and premium terms

from 13 years up to 30 years.



Be 18 years old and above

and not more than 52 years old when buying the policy. The age at the end of the policy term should not be above 65 years.



Receive the sum assured, policy value

or all premiums of **PRUHero** paid, whichever is higher, in case Death or Total and Permanent Disability (TPD) occurs.



Receive periodic loyalty bonus

if the due premiums of **PRUHero** are all paid and on time.



Receive at least 100%

of all premiums paid for base plan of **PRUHero** at maturity, if all premiums are paid in full and on time.



The premiums of PRUHero

are guaranteed and remain the same throughout the term of policy.



Guaranteed Fund to Pay Your Future Aspirations

Thinking of a comfortable retirement? Aspiring to have your own business? Yearning to live in your dream home or to take that dream vacation? **PRUHero** will make working towards that aspiration easy. Set aside money for a minimum of **13 years** to as long as **30 years**. At the end of your chosen policy and premium term, you may receive **102%** to up to **142%*** of your total premiums paid. The longer the duration you keep your policy active, the higher the possible return.

*This percentage also includes loyalty bonus benefit. Actual percentage is dependent on issue age, policy term, sum assured, premium frequency, and duration of premium payment. Achieve this maximum rate of return by ensuring you pay your premiums on time; you don't make any partial surrenders and you select the maximum policy term.

Leaving a Legacy When You Can't See It Through

Should Death occur, your beneficiaries are guaranteed to receive **100%** of your sum assured, policy value, or all **PRUHero** premium paid, whichever is higher. This same amount will be available for you should TPD occur.

Flexibility to Choose the Right Coverage For You

You may choose to have a coverage of **5**, **10** or **15** times your annual premium. By choosing a sum assured of **15x** your annual premium, you are assured that your beneficiaries receive the amount enough from them to adjust to the loss of income should death or TPD occur. If your focus is better return on your premium, choose **5x** your annual premium. The higher the sum assured multiple, the higher the cost of insurance.

Get Rewarded For Paying Your Premium on Time

If you always pay your premium on time, you can expect to receive the following bonus amount*:

End of Policy Year	Bonus (% Annual Premium)
2	5%
5	10%
10, 15	15%
20, 25 & 30	20%

*Please refer to Insurance Policy for the full mechanics of this bonus.

Enhance Your PRUHero Coverage With Critical Care+ Rider

Have the funds for treatment of critical illness by choosing to add this benefit.

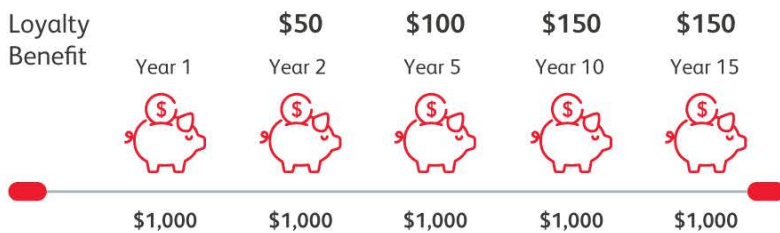
- Upon occurrence of an early-stage critical illness condition, we shall pay **25%** of sum assured (up to a maximum of **\$25,000**) of this rider benefit.
- Upon diagnosis of late-stage critical illness condition, we shall pay **100%** of the sum assured of this rider benefit less early-stage critical illnesses claim, if any.
- The premium of this rider is not guaranteed. The company reserves the right to review and modify the rider premium amount.

Illustration

Example 1:

Vichet, 23 years old, has recently graduated and got his first job at an accounting firm. He plans to get married soon, so he needs to have his own house to accommodate more members. He purchases **PRUHero** from Prudential. He lives a healthy life and redeems benefit at the maturity date, which he uses to make the down payment of his new house.

Need	Product Details
Saving for a new house	<ul style="list-style-type: none"> • Annual Premium: \$1,000 • Sum Assured: \$10,000 (10x Basic Plan Premium) • Policy Term: 15 years



Total Premium = \$ 15,000
Total Benefit Guaranteed = \$15,450 [\$15,000 (Maturity Benefit) + \$450 (Loyalty Benefit)] Non-Guaranteed = \$16,538.65 [\$16,088.65 (Maturity Benefit + \$450 (Loyalty Benefit))]

Example 2:

Sambath, 35 years old, is recently married. He has been working hard since young age to pay for his education. He wants to ensure that he will retire comfortably with no concern about his finances. He purchases **PRUHero** with Critical Care+ rider from Prudential. After 28 years, he is diagnosed with end-stage kidney failure, treats it on time, and lives till maturity date.

Need	Product Details
Saving for retirement	<ul style="list-style-type: none"> • Annual Premium of Basic Plan: \$2,000 • Annual Premium of rider: \$184.5 • Sum Assured: \$30,000 (15x Basic Plan Premium) • Policy Term: 30 years



Total Premium = 65,166
Total Benefit Guaranteed = \$92,100 [\$60,000 (Maturity Benefit) + \$30,000 (Critical Illness) + \$2,100 (Loyalty Benefit)] Non-Guaranteed = \$114,462.93 [\$82,362.93 (Maturity Benefit) + \$30,000 (Critical Illness) + \$2,100 (Loyalty Benefit)]

Example 3:

Vuthy, 40 years old, has a stay-at-home wife with 3 young kids dependent on them. He is getting old and becomes concerned about his health. He worries that if he falls sick, he will not have a lot of emergency fund to cover the health expense as well as to support his family. He purchases **PRUHero** with Critical Care+ rider from Prudential. Unfortunately, after paying his second-year premium, he is diagnosed with late-stage critical illness and passes away after 1 month of treatment.



⚠ Exclusions

Death/TPD claim under **PRUHero** shall be declined due to any of the following:

1. Suicide or attempted suicide, self-inflicted injury, whether sane or insane in the first 2 years of the policy; or
2. Committing or attempting to commit a crime by the Policy Owner, the Insured, or the Beneficiary; or
3. Drugs or stimulator abuse, abusively using alcohol or driving vehicles under the influence of alcohol.

Critical illness claims under Critical Care+ rider shall be declined due to any of the following:

1. Pre-existing condition
2. Critical illnesses resulted from AIDS or HIV
3. Early-stage critical illness diagnosed within the waiting period of 120 days or late-stage critical illness diagnosed within waiting period of 90 days.
4. Early-stage critical illness condition diagnosed during waiting period and progressed to late-stage after the waiting period.
5. Death of Insured within 14 days from critical illness diagnosis.
6. Any covered critical illness condition or medical procedure caused by attempted suicide; alcohol or drug abuse; or while attempting to or while committing a crime.
7. Illness caused by donation of the Insured's organs.
8. Illness resulting from exclusion clause in **PRUHero**











Must Know Before Buying This Product

- 1.** Total and Permanent Disability: Total and permanent loss of any of the following:
 - a. Total and irrecoverable loss of the sight in both eyes; or
 - b. Total and irrecoverable loss of the use of two limbs at or above the wrist or ankle; or
 - c. Total and irrecoverable loss of the sight in one eye, and total and irrecoverable loss of the use of one limb at or above the wrist or ankle
- 2.** 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.
- 3.** Cost of Insurance and Policy Fee: Amounts that are charged against your Policy Value monthly.
- 4.** Surrender charge: Charge that is applicable when we apply partial or full surrender to your Policy.
- 5.** Loyalty Bonus: Benefits payable at the end of the following policy years: 2, 5, 10, 15, 20, 25 and 30. To remain eligible for this bonus, you must not make partial surrenders and keep paying premium on due date. No Loyalty Bonus is payable if Death/TPD claim happens before the end of respective period.
- 6.** Sum Assured : The amount of money which the Policy Owner would like to have as the insurance coverage in the Basic Plan and to be payable when the relevant insured event(s) occur.

21-Days Free Look Period

You have twenty-one (21) calendar days from the date of issuance 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 and/or any outstanding amount due to the us, if any.

! List of Early-Stage and Late-Stage Critical Illnesses

	EARLY STAGE CONDITIONS	LATE STAGE CONDITIONS
	BRAIN <ul style="list-style-type: none"> - Cerebral Shunt Insertion - Coma for at least 48 hours - Surgery for subdural hematoma - Cerebral Arteriovenous Malformation Requiring Surgery - Surgery to remove Pituitary 	BRAIN <ul style="list-style-type: none"> - Severe Stroke - Alzheimer's Disease - Parkinson's Disease - Brain Surgery - Multiple Sclerosis - Creutzfeldt-Jakob Disease - Coma for at least 96 hour
	HEART <ul style="list-style-type: none"> - Cardiac Pacemaker or Defibrillator Insertion - - Coronary Angioplasty - Pericardiectomy - Minimally invasive surgery to aorta - Insertion of a vena cava filter 	HEART <ul style="list-style-type: none"> - Heart Attack - Coronary Artery Bypass Surgery - Heart Valve Surgery - Surgery to the Aorta - Heart Transplant - Primary Pulmonary Hypertensio
	LUNG <ul style="list-style-type: none"> - Surgical Removal of Lung 	LUNG <ul style="list-style-type: none"> - End Stage Lung Disease - Lung Transplant
	LIVER <ul style="list-style-type: none"> - Partial Surgical Removal of the Liver - - Hepatitis with Cirrhosis 	LIVER <ul style="list-style-type: none"> - End Stage Liver Failure - Liver Transplant
	KIDNEY <ul style="list-style-type: none"> - Surgical Removal of a Kidney 	KIDNEY <ul style="list-style-type: none"> - End Stage Kidney Failure - Kidney Transplant
	CANCER <ul style="list-style-type: none"> - Carcinoma in situ (CIS) - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukemia 	CANCER <ul style="list-style-type: none"> - Major Cancer
	DIABETES <ul style="list-style-type: none"> - Amputation of One Foot due to Complication from Diabetes Mellitus - Diabetic Retinopathy 	
	DISABILITY <ul style="list-style-type: none"> - Loss of one Limb - Loss of sight in one eye 	
	TRANSPLANT <ul style="list-style-type: none"> - Small Bowel Transplant 	TRANSPLANT <ul style="list-style-type: none"> - Pancrease Transplantation
	OTHERS <ul style="list-style-type: none"> - Acute Necrohemorrhagic Pancreatitis 	OTHERS <ul style="list-style-type: none"> - Severe Rheumatoid Arthritis - Severe Ulcerative Colitis - Major Burns - Systemic Lupus Erythematosus with Lupus Nephritis



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