



PRUFlexiprotect CI

We DO Protection.

It's money to pay for High Cost of Treatment.

PRUFlexiprotect CI is your stand-alone critical illness product. This complements your existing life insurance protection if you have one 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 70 years



Coverage period of 7, 10, 15 and 20 years



Cash benefit that is paid in one single payment upon occurrence of critical illness.



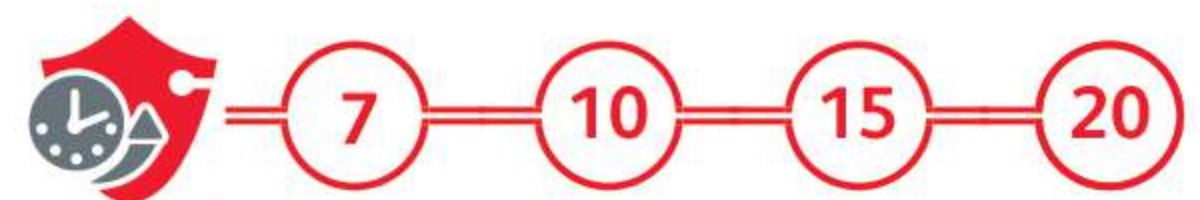
Money You Can Rely When You Suffer Critical Illness

When you are diagnosed with critical illness, the sum assured of PRUFlexiprotect CI will immediately become available to you. You have the option to use it for treatment. 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 7, 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 70. You may pay your premiums annually, semi-annually, quarterly or monthly.



Coverage Term



Payment Term



Maximum Issue Age/Renewal Age



Maximum Coverage Age



We Cover the Most Number of Critical Illness Conditions

You have the comfort of knowing that we got you covered whether you suffer early stage or late stage critical illness. There's money available when you suffer from 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 Liver Failure
- End Stage Lung Disease
- 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.



Enjoy Tax Relief with PRUFlexiprotect CI

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.



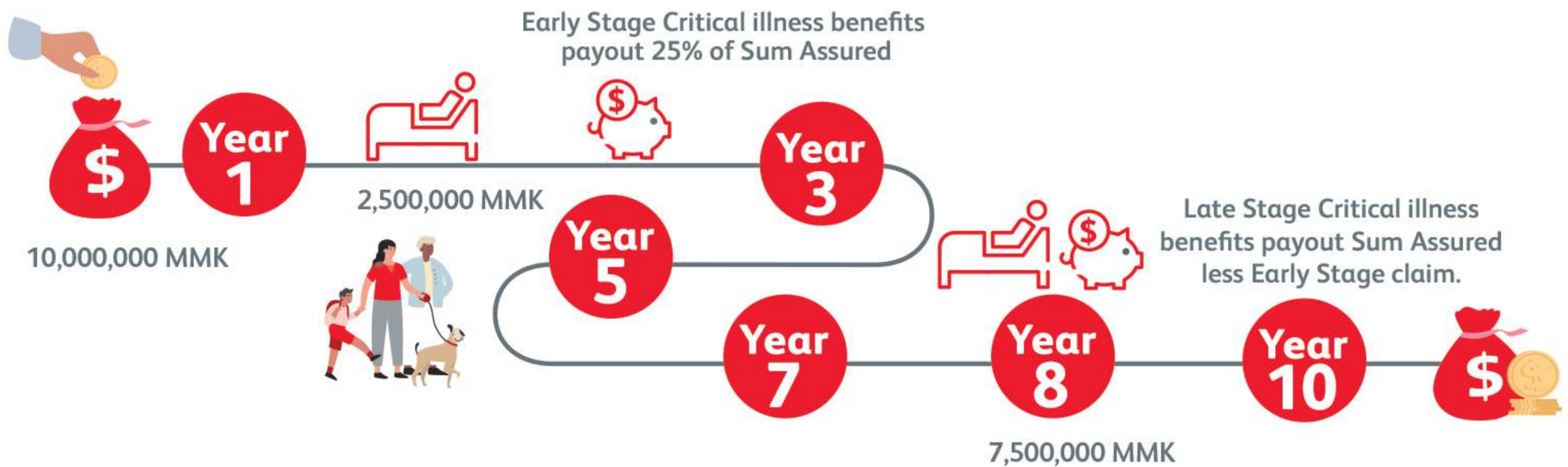
21-Days Free Look Period

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.









The Example of a PRUFlexiprotect CI Insurance Plan

Base Plan Sum Assured (amount of cash available to Insured when diagnosis of critical illness)	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)
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
Annual Premium	114,420 MMK
Total Premiums Paid	800,940 MMK





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 the date of policy issuance.
-  **Survival Period** – insured must be alive for at least fourteen (14) calendar days to claim the critical illness benefits.
-  **Product Exclusions** – There are conditions that may affect the full pay-out of the PRU-Flexiprotect **CI** benefits. For example: 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.
-  **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



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