

PRULife Saver

Save for the *future*.
Protect your loved ones *now*.



Listening. Understanding. Delivering.





Your perfect combined solution for financial savings and protection

Whether you have just started your career, saving to start a family, or getting ready to start your next stage in life, PRULife Saver can be the financial solution for you. It is designed to provide both a savings part and a protection part – so you can do both at the same time! You can financially protect your dependents, or those with whom you share your savings goals, while guaranteeing that you reach your savings target.

Choose from a policy term of **10, 12, or 15 years** to suit your needs – during the policy term, you will have a high protection sum assured in case of death or total permanent disability, and at the end of the policy term, we will **return up to 110%** of your premiums paid back to you if neither of these events have occurred. All benefits are fixed and guaranteed!

Is this product right for you?



You would like to save your money and have a guaranteed return of capital after a certain number of years.



You would like to pay a guaranteed premium amount which will not change across the term of the policy.



You have dependents who rely on your income to meet their daily needs or with whom you share a combined savings goal.



You would like to have flexibility to choose your desired sum assured protection amount.



You have a plan to prepare for your next stage in life, whether that is buying a house, buying a car, starting a family, or even starting a business.



You would like to have a guaranteed sum assured (i.e. insurance benefit) which will not change across the term of the policy and can meet your dependents' needs/savings goal even in the event of your death or disability.



Guaranteed return of premium at policy maturity with interest



Provides financial savings and life protection at the same time



Annual premiums starting from LAK5.500/day



Level premium - premiums always stay the same throughout the policy term

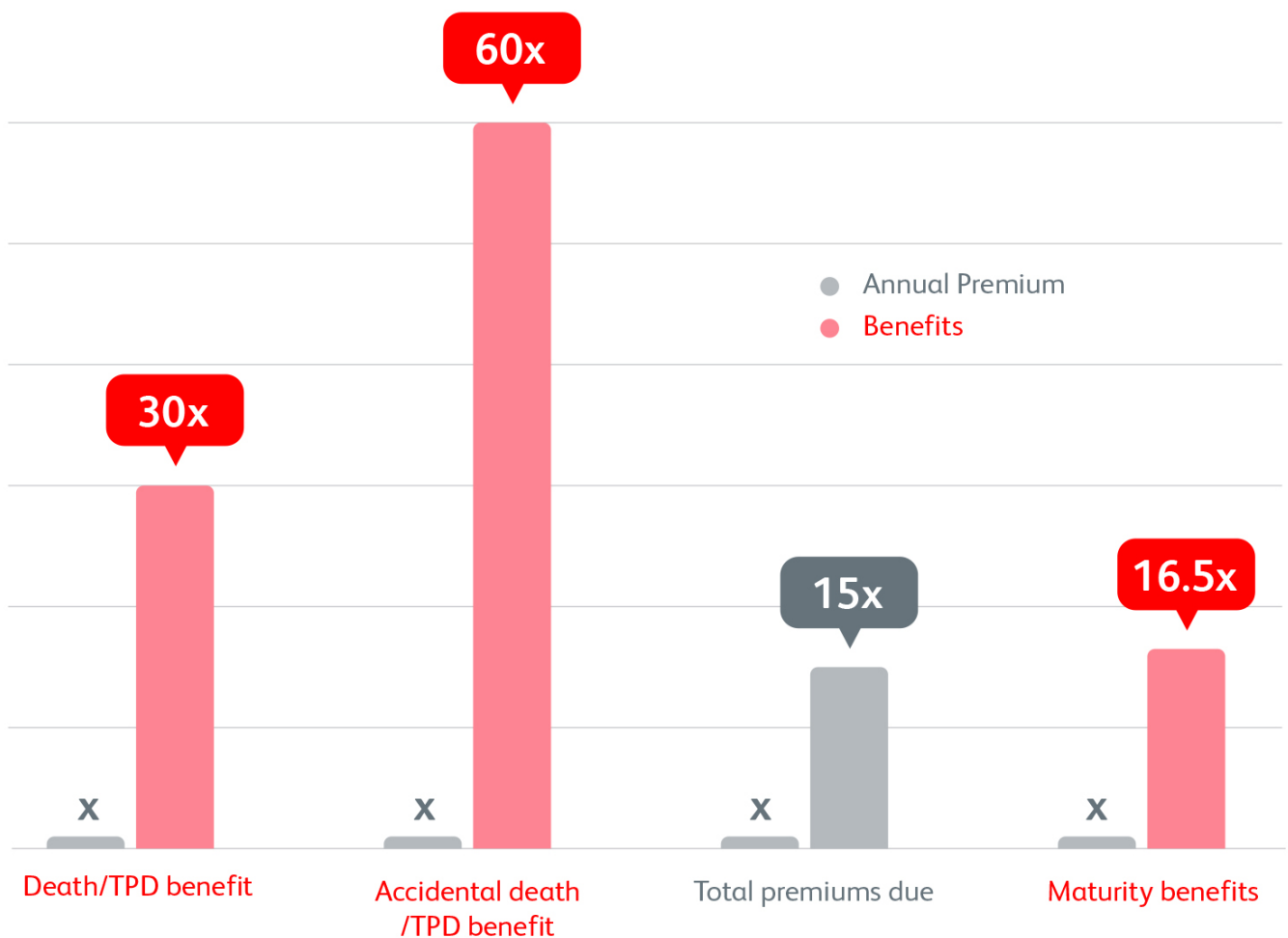


Double benefit for accidental death or TPD



No sum assured limit*

**subject to medical examination and underwriting conditions as determined by Prudential*



**15-year term*

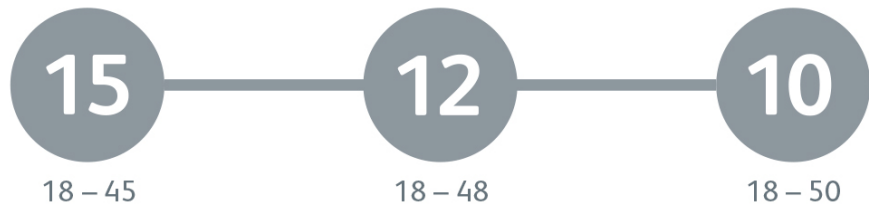
**ALB below 40*

**Annual premium payment frequency*

Product Mechanics

Policy/
Premium/
Benefit Term
(years)

ALB at Issue



Death / TPD Benefit:



100% x Sum Assured

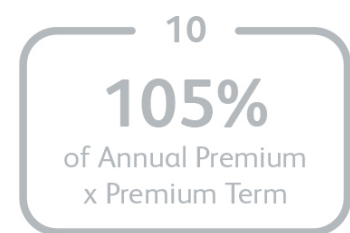
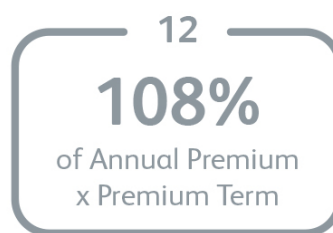
200% x Sum Assured

- Upon death or TPD of life assured, the following benefit will be paid out.
- In case death or TPD is caused by accident, 2 times basic death/TPD benefit will be paid out instead.

Maturity Benefit:

Upon survival of the Life Assured until maturity and provided the policy is still in force with all premiums paid, maturity benefit will be paid as follow:

Policy term



ALB	Age Last Birthday
TPD	Total Permanent Disability

The policy will be terminated when death / TPD benefit is claimed.

Case Study



Mr. Bounmy

- 35 years old / Male
- decided to buy *PRULife Saver* with himself as the life assured with the following features:

Total coverage amount
LAK 120.000.000

Policy term
15 years

Premium that Mr. Bounmy pays

Premium Payment Method

Monthly

Semi-annually

Annually



Premium

**LAK
400.000**

**LAK
2.100.000**

**LAK
3.999.500**

**The premiums quoted are for a standard life case. An additional premium may be charged for specific medical conditions, as per the underwriting assessment of the insurance proposal.*

Benefits for Mr. Bounmy

1

Protection benefits for Mr. Bounmy's family in the event that he passes away or suffers Total Permanent Disability (TPD) due to:

Non-accidental
causes



**LAK
120.000.000**

Accidental
causes



**LAK
240.000.000**

2

Savings benefit for Mr. Bounmy and his family at the end of the policy term should none of the events under part 1 occur:

Receive a lump sum
payment at the end
of the 15th year.



**LAK
65.991.500**

FAQs

Q Do I need to do medical examinations to apply for a PRULife Saver policy?

A There can be some medical examinations required for application, depending on the applicant's age and desired amount of sum assured. Applicants of a higher age and selected sum assured may be subject to more additional medical examination items.

Q What if I cannot pay my premiums?

A You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, you will have thirty (30) days grace period; and if the premiums due remain unpaid after the grace period, your policy will become lapsed and you will lose the policy's coverage. You may reinstate your policy within twenty-four (24) months from the date of lapse by paying all unpaid premiums to continue receiving the policy's coverage.

Q What if I would like to cancel my Prudential policy?

A You can cancel your PRULife Saver policy at any time.

A If you cancel your policy within the cooling-off period, we will return your paid premiums to you, net of any medical examination and administration costs. The cooling-off period is within thirty (30) days from the day you have signed the Acknowledgement Letter to acknowledge that you have received your policy.

A Starting from the 3rd year of your policy, PRULife Saver will accumulate a surrender value amount. This means that we will be able to refund part of your premiums paid back to you should you choose to cancel your policy after this point.

About Us

Prudential was founded in London in 1848 with over 170 years of history. We are one of the insurance companies with the longest history.

Prudential operates in 15 countries across Asia, and is trusted by over 16 million customers regionally.

Prudential is headquartered in London and Hong Kong, and is listed on both the London Stock Exchange and Hong Kong Stock Exchange.

Prudential Laos is wholly owned by Prudential Corporation Asia. We opened our representative office in 2015 and received our operating license from Laos Ministry of Finance in April 2016. We offer a suite of life insurance products to provide financial protection and savings for the people of Laos. Currently Prudential Laos distributes our products and services through our network of reputable bank and broker partners, our direct sales force, and also our latest mobile application – **Pulse by Prudential**.

Contact information:



<https://www.prudential.la/>



Prudential Laos



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Prudential Life Assurance (Lao) Company Limited