

PRUDream Protector

Protect your dreams
with high benefits at affordable premiums.



Listening. Understanding. Delivering.






Everyone deserves to be protected by life insurance at affordable prices

At Prudential, we believe that life insurance protection is important for everyone, no matter your age, income, or occupation. PRUDream Protector is our mass market affordable product designed with everyone in mind – it is a protection-only product, and therefore offers very high sum assured protection amount for a low premium cost. If you are looking for a good value financial protection product, then this is a good option for you.

We have designed PRUDream Protector to be as simple and easy to understand as possible! For example, the premiums and benefits are fixed, which means it is clear for you right from the beginning how much you need to pay and what benefits you will receive. Also, there is no medical examination requirements, which means a quicker and more efficient insurance application process for you.

Is this product right for you?

-  This is your first time purchasing a life insurance policy, and you would like a product which is simple to understand and operate.
-  Your primary goal for owning a life insurance product is to provide financial benefits for your dependents in case of an unfortunate event.
-  Your mandatory monthly expenses (e.g. rent, food, utilities) require a high percentage of your monthly income; and you would like to start by having some basic level of life insurance at an affordable cost.
-  You have outstanding liabilities (e.g. mortgage, auto loan, secured/unsecured loan, etc.) which may affect your family and dependents if you are no longer able to repay due to an event of death.
-  You are looking for a product with low premiums but high sum assured protection amount.



High sum assured compared to premiums

[up to 72.000.000 LAK of protection per 10.000 LAK of annual premiums]



Premiums can be paid monthly or yearly



Flexible policy term to suit financial planning needs



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



Double benefit for accidental death and TPD



No medical examination required

[Health declaration form only, subject to maximum sum assured]



**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.



ALB	Age Last Birthday
TPD	Total Permanent Disability

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

Case Study



Mr. Khamchanh

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

Total coverage amount
LAK 25.000.000

Policy term
10 years

Premium that Mr.Khamchanh pays

Premium Payment Method

Monthly

Annually



Premium

LAK 41.500

LAK 414.500

Benefits for Mr.Khamchanh

1

If Mr.Khamchanh unfortunately passes away or becomes Total Permanent Disabled (TPD) due to natural causes:

During the first 12 months of the policy



LAK 414.500

After 12 month of the plan



LAK 25.000.000

2

If Mr.Khamchanh unfortunately passes away or becomes Total Permanent Disabled (TPD) due to accidental causes:



LAK 50.000.000

FAQs

Q Do I need to do medical examinations to apply for a PRUDream Protector policy?

A No, there are no medical examinations required! Because this is a simple protection-only life insurance product, only a health declaration form will be required.

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 remains 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 due 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 PRUDream Protector policy within thirty (30) days from the day you have signed the Acknowledgement Letter to acknowledge that you have received your policy (i.e. cooling-off period). If you cancel your policy within the cooling-off period, we will return your paid premiums to you.

A PRUDream Protector is a protection-only product, which means it does not accumulate any surrender value. If you cancel your policy after the cooling-off period, you would lose your life insurance protection and there would be no refund of premiums. Once you cancel your insurance policy, it may become more difficult and/or more expensive to apply for a new policy in the future as a result of age and medical underwriting conditions.

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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