

Case Study



Mr. Khamphanh

- 45 years old
- bought PRUCredit Protector Plus for home loan

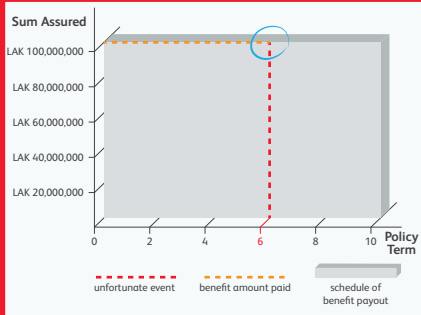
Bank loan
LAK 100,000,000 | Period
10 years

- unfortunately passed away at the 6th year

Please note that:

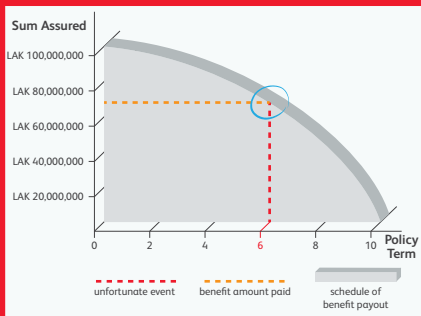
- The premium will depend on individual's condition, and the showing number is determined by Mr.Kamphanh's condition.
- The claim amount will be based on the initial schedule of benefit at the purchase and could be higher or lower than actual outstanding loan amount.

SCENARIO 1 Mr. Khamphanh's beneficiaries will get the following if he gets a Level Term Insurance:



Benefits	Basic Plan	Extra Plan ★
Let's assume that the outstanding bank loan on the 6th year is 70,000,000 LAK		
In case of Death or Total Permanent Disability (TPD) Benefits from all causes	The 1st Beneficiary of the Policy will receive: 70,000,000 LAK	The 1st Beneficiary of the Policy will receive: 70,000,000 LAK
	The 2nd Beneficiary of the Policy will receive any excess amount from the scheduled benefit payout: 30,000,000 LAK	The 2nd Beneficiary of the Policy will receive any excess amount from the scheduled benefit payout: 30,000,000 LAK
	The 2nd Beneficiary of the Policy will receive a Funeral Benefit: 3,000,000 LAK	The 2nd Beneficiary will receive: Funeral Benefit: 3,000,000 LAK
In case of Accidental Death or Accidental Total and Permanent Disability Benefit	3,000,000 LAK	Only for an Extra Plan, the 2nd Beneficiary will receive: 100,000,000 LAK
The 1st beneficiary could receive is up to	70,000,000 LAK	
The 2nd beneficiary could receive is up to	33,000,000 LAK	133,000,000 LAK (Inclusive of accidental benefit and funeral benefit)
Total benefit is up to	103,000,000 LAK	203,000,000 LAK

SCENARIO 2 Mr. Khamphanh's beneficiaries will get the following if he gets a Reducing Term Insurance:



Benefits	Basic Plan	Extra Plan ★
Let's assume that the outstanding bank loan on the 6th year is 70,000,000 LAK		
In case of Death or Total Permanent Disability (TPD) Benefits from all causes	The 1st Beneficiary of the Policy will receive: 70,000,000 LAK	The 1st Beneficiary of the Policy will receive: 70,000,000 LAK
	The 2nd Beneficiary of the Policy will receive any excess amount from the scheduled benefit payout: 3,000,000 LAK	The 2nd Beneficiary will receive: Funeral Benefit: 3,000,000 LAK
	The 2nd Beneficiary of the Policy will receive a Funeral Benefit: 3,000,000 LAK	Only for an Extra Plan, the 2nd Beneficiary will receive: 70,000,000 LAK
In case of Accidental Death or Accidental Total and Permanent Disability Benefit	3,000,000 LAK	Only for an Extra Plan, the 2nd Beneficiary will receive: 70,000,000 LAK
The 1st beneficiary could receive is up to	70,000,000 LAK	
The 2nd beneficiary could receive is up to	3,000,000 LAK	73,000,000 LAK (Inclusive of accidental benefit and funeral benefit)
Total benefit is up to	73,000,000 LAK	143,000,000 LAK

Important Note:

- Additional Death and Total and Permanent Disability Benefits due to an accident are optional and can be opted out.
 - The maturity benefit is not eligible for the product.
 - You can choose the type of coverage, either Reducing term assurance or Level term assurance.
 - You may cancel the policy within thirty (30) days (Free-Look period) from the day you received a Policy Kit.
 - The Surrender value is payable to you upon surrender anytime during the policy term. The payable amount is shown in the Prudential's Scheduled of Benefit Illustration (However, early surrender is not in the customer's best interests).
 - Suicide, HIV, committing a crime, using illegal drugs, drinking alcohol and having pre-existing conditions are among the major exclusions.
- We suggest you discuss with a Prudential Financial consultant for the best advice based on your needs. The informations stated in this brochure are non-exhaustive. For more detail, kindly refer to the Terms and Conditions.

PRUCredit Protector Plus



Achieve your life goal and protect your loved one's financial future

Listening. Understanding. Delivering.



WHY DO YOU NEED? PRUCredit Protector Plus ?

While trying to achieve your life goals by getting supporting loan money from a bank to **own a car, small and medium business, or new home**, having a loan protection plan is better. Suppose an unfortunate thing may happen to you unexpectedly, such as unfortunate death or total and permanent disability. In that case, **PRUCredit Protector Plus** can help provide financial protection to you and your family that may help you pay off your loan and let your loved ones live a financially protected life.

PRUCredit Protector Plus offers a wide range of financial coverage protection plans for your **Car loan, SME loan, and Home loan**.



myCar

Drive a dream with **PRUCredit Protector Plus – myCar** insurance loan protection plan - Secure to achieve your family's dream of owning a car.



myHome

Live your best family life now with **PRUCredit Protector Plus – myHome** insurance loan protection plan - Secure to achieve your family's dream to own a home.



mySME

Implement your small business dream now with **PRUCredit Protector Plus – mySME** insurance loan protection plan - Enjoy peace of mind that your business can operate through challenging times.



Get financial protection to pay off your loan in case of unfortunate death or disability.



Secure your loved ones from future financial burdens.

Product Feature



Payment Mode

Single payment



Eligible Age

18 years ~ 60 years



Sum Assured

15.000.000 LAK
(Minimum)
~
7.500.000.000 LAK
(Maximum)



Type of Coverage

Reducing term
assurance or
Level term assurance



Insurance Coverage Term Option



myCar (Car Loan)
1-8 years



myHome (Home Loan)
1-15 years



mySME (SME Loan)
1-10 years

HOW you can maximize your PROTECTION based on your needs

BASIC PLAN

EXTRA PLAN

Death or Total and permanent disability benefit due to any cause

100% of the sum assured payout

3.000.000 LAK on funeral benefit

Additional Death or Total and permanent disability benefit due to an accident*



100% of the sum assured payout as
Additional benefit in case of accidental
death or total and permanent disability

Please note:

- Any excess amount paid from the 1st beneficiary will be received by the 2nd beneficiary.
- Initial Sum Assured is equivalent to the loan amount at the time of applying for the policy; the Sum Assured payable during the policy term is determined as shown in the Schedule of Benefits illustration.

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