



**Htar-Wa-Ra  
Edu Goal**



**LIVE LIFE  
BEYOND HORIZON**  
by protecting your child's future

Children are the precious heartbeat of every family. With **Htar-Wa-Ra Edu Goal**, you can give your children the gift of a future free from financial worries, while supporting their dreams and education every step of the way.

### Why Htar-Wa-Ra Edu Goal?

- Financial Protection for Death/Total Permanent Disability (TPD)
- Guaranteed Maturity Benefit

## Htar-Wa-Ra Edu Goal Highlights

### Entry Age Next Birthday of Life Insured

- 18 to 56 years old  
(Maximum Maturity Age: 65 years old)

### Policy Term

- 9/ 11/ 14 years

### Premium Term

- 5/ 7/ 10 years

### Sum Insured

- From MMK 5,000,000 to 100,000,000

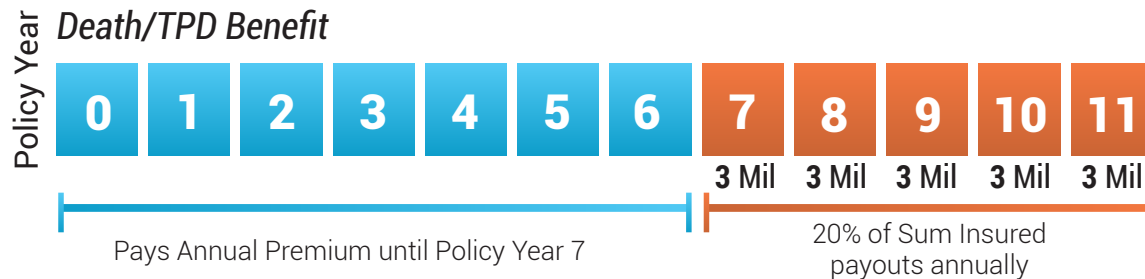
### Benefits Options

- Double Benefit Plan
- Basic Benefit Plan

## Htar-Wa-Ra Edu Goal Benefits Illustration (11 Year Policy Term)

**Scenario:** Mr. A, age 35, buys an 11-year policy plan with MMK 15 million sum insured for his daughter. He is deciding between the Double Benefit Plan and Basic Benefit Plan. The plans will have different premium, but both will take him 7 years to pay for the plan.

Benefit Options	Double Benefit Plan	Basic Benefit Plan
Sum Insured (MMK)	15,000,000	15,000,000
Annual Premium (MMK)	2,178,000	1,926,000



# FAQ

## 1. What is the Education Benefit?

After the premium payment term ends, Daiichi Life will pay **20% of the Sum Insured each year for 5 consecutive years**, totaling **100% of the Sum Insured**, subject to policy conditions.

## 2. Can I surrender my policy?

Yes. You may surrender the policy at any time by submitting a **written request** along with the **original policy document**. Daiichi Life will pay the **Surrender Value**, less any outstanding loans or debts.

## 3. Can I take a loan against my policy?

Yes. You may take a policy loan of up to **90% of the policy's Surrender Value**, subject to **15% annual compound interest**. An administrative fee of **MMK 1,000** applies.

## 4. Are premiums eligible for tax benefits?

Yes. Premiums paid under Htar-Wa-Ra Edu Goal are **deductible for personal income tax purposes**, subject to Myanmar Tax Law.



## 5. How do I submit a claim?

You may submit a claim by contacting your **Financial Advisor/ Planner**,  
or **Customer Service**: +95 9 880 443 003.

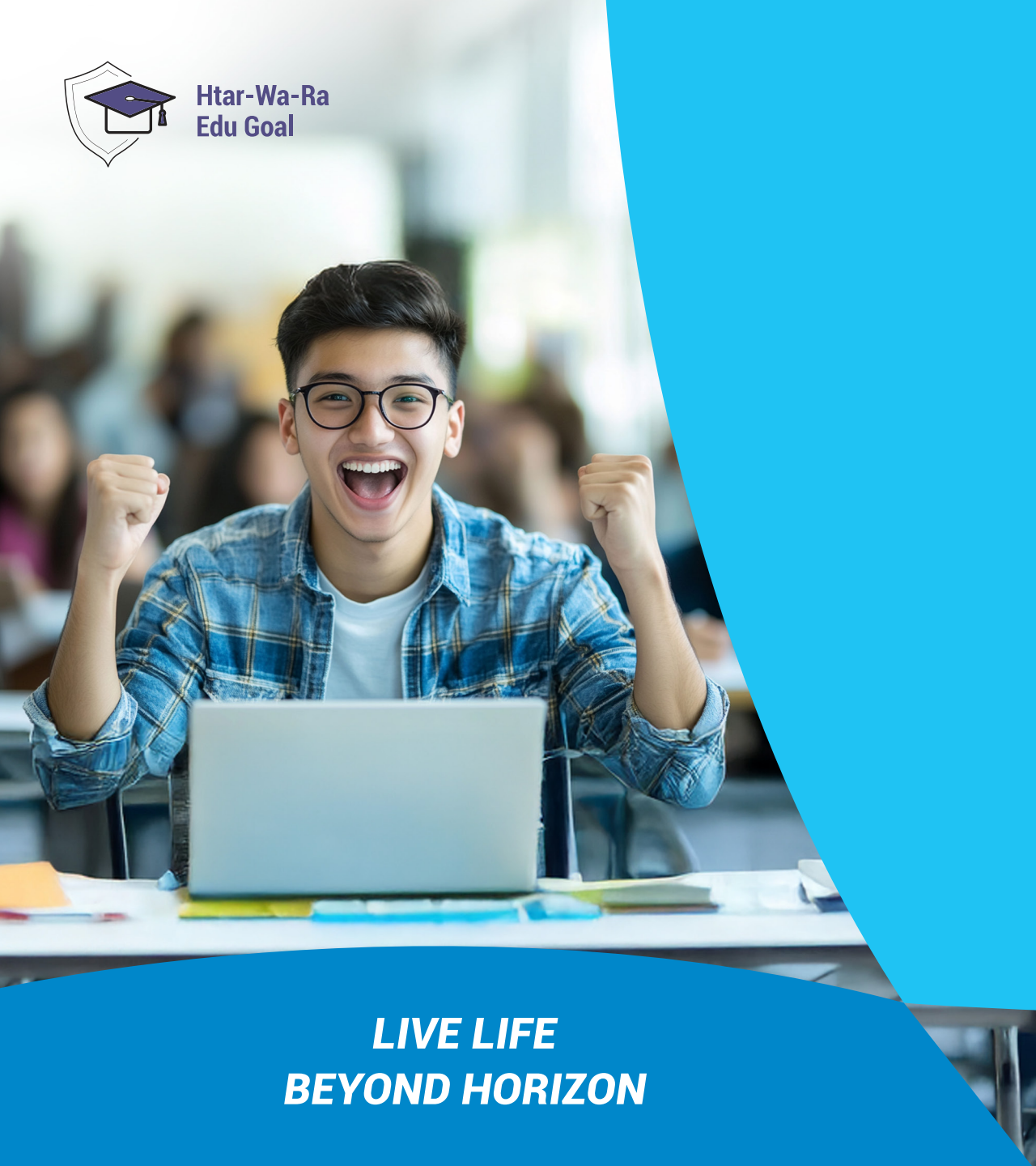
Our team will guide you through the claim process and required documentation.

## 6. What if the Life Insured plans to live outside Myanmar?

If the Life Insured intends to reside outside Myanmar for **more than 3 consecutive months**, Dai-ichi Life must be notified **in writing within 30 days**. Based on a risk assessment, Daiichi Life may **continue, adjust, or cancel the policy**, subject to policy terms and conditions.



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## **About Daiichi Life Myanmar**

Daiichi Life Myanmar is part of the Daiichi Life Group, a leading life insurance group from Japan. For over 120 years, the Group has been offering long-term financial protection and life insurance services to customers and their families across nine countries.

In 2019, Daiichi Life Myanmar obtained the official operating license to bring our world-class life insurance services to the people of Myanmar. Guided by the “Customer First” philosophy, and together with our local and international talents, we aim to carry out Daiichi Life’s century-long service quality to create a meaningful impact in the local community.

**Daiichi Life Insurance Myanmar Ltd.**

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