

 Daiichi Life



**Daiichi  
Life Pro**



# LIVE LIFE BEYOND HORIZON

with savings and protection  
for complete peace of mind

**Daiichi Life Pro** is a life insurance plan that gives comprehensive financial protection and peace of mind against unforeseen events. It will also enhance the coverage by combining it with **Daiichi CI Plus** and **Daiichi Guard**, ensuring double protection.

### Why Daiichi Life Pro?

- Guaranteed Maturity Benefit
- Death / Total Permanent Disability (TPD) Benefit
- 3% Living Benefit of the Sum Insured Every 3 Years
- Option to Enhance Protection Coverage with Daiichi CI Plus and Daiichi Guard

### Daiichi Life Pro Plans

- Daiichi Life Pro
- Daiichi Life Pro+ Daiichi CI Plus
- Daiichi Life Pro+ Daiichi Guard
- Daiichi Life Pro+ Daiichi CI Plus + Daiichi Guard

## Daiichi Life Pro Highlights

### Entry Age Next Birthday of Life Insured

- 18 to 59 years old (Maximum Maturity Age: 65 years old)

### Policy Term

- 6/9/12/15 Years





















### Premium Term

- 6/9/12/15 Years

### Sum Insured

- From MMK 5,000,000

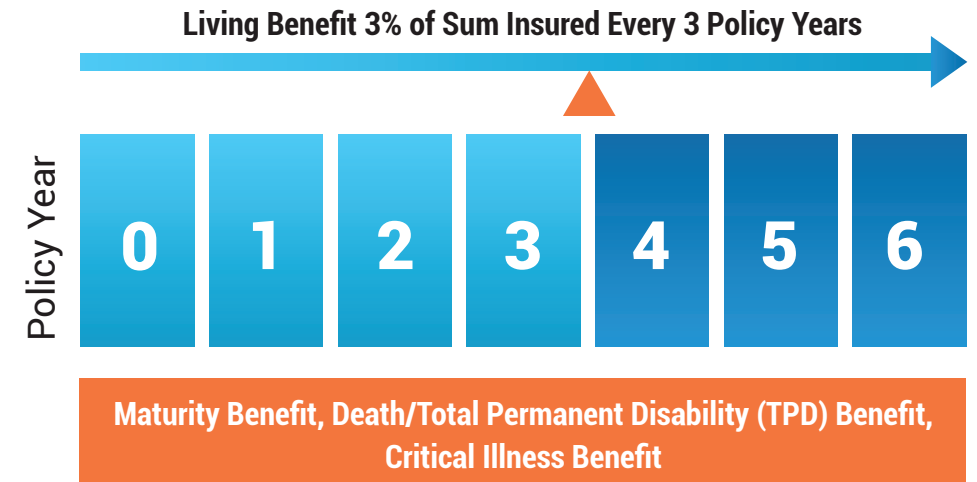
## Daiichi Life Pro Benefits

Product Benefits	Life Pro	Life Pro + CI Plus	Life Pro + Guard	Life Pro + CI Plus + Guard
<b>Guaranteed Maturity Benefit</b> ■ 100% of Sum Insured for Life Pro				
<b>Death/ Total Permanent Disability (TPD) Benefits</b> ■ 100% of Sum Insured for Life Pro				
<b>Death/ Total Permanent Disability (TPD) Benefits</b> ■ 100% of Sum Insured for CI Plus (less any benefit paid)				
<b>Death/ Total Permanent Disability (TPD) Benefits</b> ■ 100% of Sum Insured for Guard				
<b>Living Benefit</b> ■ 3% of Life Pro Sum Insured is payable every 3 years				
<b>Early-Stage Critical Illness Benefit</b> ■ 25% of Sum Insured				
<b>Late-Stage Critical Illness Benefit</b> ■ 100% of Sum Insured on Late-Stage CI Benefit less any benefit paid ■ Premium Waiver Benefit				

## Daiichi Life Pro + Daiichi Guard+ Daiichi CI Plus Benefits Illustration ( 6 Year Policy Term)

**Scenario:** Mr. A, age 40, buys a 6-year term **Daiichi Life Pro** life insurance policy by adding additional protection riders **Daiichi CI Plus** and **Daiichi Guard** in case of death/ Total Permanent Disability (TPD) and suffering from chronic diseases.

Policy Information	Sum Insured (MMK)	Annual Premium (MMK)
Daiichi Life Pro	20,000,000	3,216,200
Daiichi Guard	10,000,000	62,100
Daiichi CI Plus	10,000,000	188,406
<b>Total</b>		<b>3,466,706</b>
Coverage Amount (MMK)		
Total Maturity Benefit Including Living Benefit (MMK)		20,600,000
Total Death/ Total Permanent Disability (TPD) Benefit (MMK)		40,000,000
Critical Illness Benefit (MMK)		10,000,000



Scenario1: Death Benefit	Death Benefit Amount (MMK)
Daiichi Life Pro	20,000,000
Daiichi Guard	10,000,000
Daiichi CI Plus	10,000,000
<b>Total Death Benefit Amount (MMK)</b>	<b>40,000,000</b>

Scenario2: Maturity Benefit	Benefit Amount (MMK)
Maturity Benefit from Daiichi Life Pro	20,000,000
Maturity Benefit from Daiichi Guard	0
Maturity Benefit from Daiichi CI Plus	0
<b>Total Maturity Amount (MMK)</b>	<b>20,000,000</b>

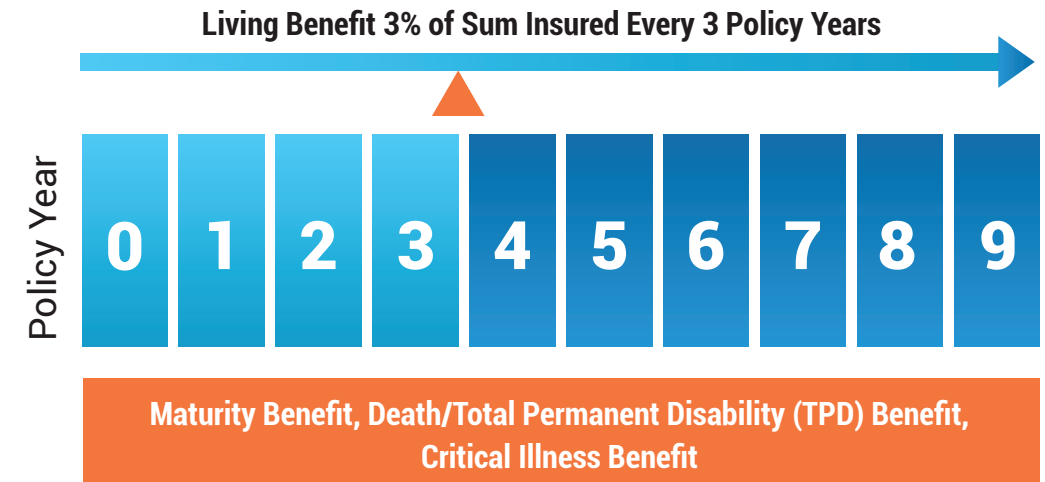
Scenario 3: CI Benefit	Benefit Amount (MMK)
Critical Illness Benefit from Daiichi Life Pro	0
Critical Illness Benefit from Daiichi Guard	0
Critical Illness Benefit from Daiichi CI Plus	10,000,000
<b>Total Critical Illness Benefit Amount (MMK)</b>	<b>10,000,000</b>

CI Plus policy shall be terminated and Waiver of Premium shall be applied on other two policies which are Daiichi Life Pro and Daiichi Guard Rider for the remaining policy years. At the end of Year 6, he survives, he will only receive the Maturity Benefit of MMK 20,000,000.

## Daiichi Life Pro + Daiichi Guard+ Daiichi CI Plus Benefits Illustration ( 9 Year Policy Term)

**Scenario:** Mr. A, age 40, buys a 9-year term **Daiichi Life Pro** life insurance policy by adding additional protection riders **Daiichi CI Plus** and **Daiichi Guard** in case of death/TPD and suffering from chronic diseases.

Policy Information	Sum Insured (MMK)	Annual Premium (MMK)
Daiichi Life Pro	20,000,000	2,084,200
Daiichi Guard	10,000,000	73,000
Daiichi CI Plus	10,000,000	221,342
<b>Total</b>		<b>2,378,542</b>
Coverage Amount (MMK)		
Total Maturity Benefit Including Living Benefit (MMK)		21,200,000
Total Death/ Total Permanent Disability (TPD) Benefit (MMK)		40,000,000
Critical Illness Benefit (MMK)		10,000,000



Scenario1: Death Benefit	Death Benefit Amount (MMK)
Daiichi Life Pro	20,000,000
Daiichi Guard Rider	10,000,000
Daiichi CI Plus Rider	10,000,000
<b>Total Death Benefit Amount (MMK)</b>	<b>40,000,000</b>

Scenario2: Maturity Benefit	Benefit Amount (MMK)
Maturity Benefit from Daiichi Life Pro	20,000,000
Maturity Benefit from Daiichi Guard Rider	0
Maturity Benefit from Daiichi CI Plus Rider	0
<b>Total Maturity Amount (MMK)</b>	<b>20,000,000</b>

Scenario 3: CI Benefit	Benefit Amount (MMK)
Critical Illness Benefit from Daiichi Life Pro	0
Critical Illness Benefit from Daiichi Guard Rider	0
Critical Illness Benefit from Daiichi CI Plus Rider	10,000,000
<b>Total CI Benefit Amount (MMK)</b>	<b>10,000,000</b>

CI Plus policy shall be terminated and Waiver of Premium shall be applied on other two policies which are Daiichi Life Pro and Daiichi Guard Rider for the remaining policy years. At the end of Year 9, he survives, he will only receive the Maturity Benefit of MMK 20,000,000.

## Covered Critical Illness Conditions and Total Permanent Disability Benefits

Covered Critical Illness Conditions	Covered Early-Stage Critical Illness Conditions	Covered Late-Stage Critical Illness Conditions
<ul style="list-style-type: none"> <li>Cancer &amp; Carcinoma in-situ</li> </ul>	<ul style="list-style-type: none"> <li>Carcinoma in-situ</li> <li>Early-Stage Cancer or Specific Organs</li> </ul>	<ul style="list-style-type: none"> <li>Major Cancer</li> </ul>
<ul style="list-style-type: none"> <li>Heart attack &amp; other cardiac procedures</li> </ul>	<ul style="list-style-type: none"> <li>Coronary Angioplasty</li> </ul>	<ul style="list-style-type: none"> <li>Heart attack of Specified Severity</li> <li>Coronary Artery Bypass Surgery</li> </ul>
<ul style="list-style-type: none"> <li>Stroke &amp; other surgical procedures of central nervous system</li> </ul>	<ul style="list-style-type: none"> <li>Cerebral Aneurysm Surgery</li> <li>Cerebral Shunt Insertion</li> </ul>	<ul style="list-style-type: none"> <li>Stroke with Permanent Neurological Deficit</li> <li>Brain Surgery</li> </ul>
<ul style="list-style-type: none"> <li>Lung Failure</li> </ul>	<ul style="list-style-type: none"> <li>Surgical Removal of Lung</li> </ul>	<ul style="list-style-type: none"> <li>Late-stage Lung Failure</li> </ul>
<ul style="list-style-type: none"> <li>Liver Failure</li> </ul>	<ul style="list-style-type: none"> <li>Partial Surgical Removal of the Liver</li> </ul>	<ul style="list-style-type: none"> <li>Late-stage Liver Failure</li> </ul>
<ul style="list-style-type: none"> <li>Kidney Failure</li> </ul>	<ul style="list-style-type: none"> <li>Surgical Removal of a Kidney</li> </ul>	<ul style="list-style-type: none"> <li>Late-stage Kidney Failure</li> </ul>
<p><i>Waiting Period shall be applied.</i></p> <ul style="list-style-type: none"> <li>120 days for Early-Stage CI</li> <li>90 days for Late-Stage CI</li> </ul>		

Total Permanent Disability (TPD)
<ul style="list-style-type: none"> <li>Two arms</li> </ul>
<ul style="list-style-type: none"> <li>Two legs</li> </ul>
<ul style="list-style-type: none"> <li>Both eyes</li> </ul>
<ul style="list-style-type: none"> <li>One arm and one leg</li> </ul>
<ul style="list-style-type: none"> <li>One arm / leg and sight of one eye</li> </ul>

# FAQ

## 1. What is the “3% Living Benefit” in Daiichi Life Pro?

- Under Daiichi Life Pro, the policyholder receives **3% of the Sum Insured once every 3 years** and the policy must be **in force**.
- The 3% benefit is conditional on the policy being active and premiums being up to date.

## 2. Can I add or upgrade coverage after the policy starts?

- You may change Sum Insured and/ or add optional riders such as Daiichi Guard or Daiichi CI Plus (covering 8 critical illnesses) at policy inception or in the Policy Anniversary, subject to underwriting approval.
- Changing the Sum Insured or upgrading benefits mid-term may require new underwriting and approval.
- Any change may affect premium, coverage, waiting periods, or benefits.

## 3. What is the “Free-look period”?

You have **21 days from the Policy Issuance Date** to review your policy.

If you are not satisfied, you may cancel the policy within this period and receive a **full refund of premiums paid**, less any medical examination fees, provided no claim has been made.



#### 4. What is the procedure for policy reinstatement (after lapse)?

- You may be allowed to **reinstate** a lapsed policy within 2 years after the lapse date, subject to paying overdue premiums plus any interest.
- You must provide complete and truthful information in the Reinstatement Request Form, Health Statement, and other documents as required by Daiichi Life.
- If the reinstatement is approved, the effective date of the reinstatement shall be from the date shown on the reinstatement letter approved by Daiichi Life.

#### 5. Are premiums eligible for tax benefits?

Yes. Premiums paid under Daiichi Life Pro are **deductible for personal income tax purposes**, subject to Myanmar Tax Law.

#### 6. Can I take a policy loan?

Yes. You may take a policy loan of up to **90% of the Surrender Value** at **15% annual compound interest**, with a small admin fees (MMK 1,000). If you passes away before loan repayment, the outstanding loan and interest will be deducted from the benefit.

#### 7. What is the Surrender Value?

After paying at least **3 full years of premiums**, your policy acquires a **Surrender Value**. You may surrender the policy at any time by submitting a written request and the original policy document. The payable amount will be the Surrender Value **less any outstanding loan or debt**.

## 8. What happens if I stop paying premiums but do not want to surrender the policy?

You may convert your policy to a **Reduced Paid-Up Policy**.

**The new Sum Insured** = Original Sum Insured × (Number of years premiums paid ÷ Total premium payment term)

The reduced Sum Insured will be paid at maturity.

## 9. 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.

## 10. How soon must a claim be submitted?

Claims should be submitted **within 30 days** of the event.

## 11. 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, Daiichi 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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