

# Chubb Lifetime Elite

CHUBB®

Chubb Life

Chubb will be with you  
& your beloved ones, at  
the time you need the most.

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Chubb Lifetime Elite is  
designed to protect  
you and your family.

# Key protection features for you & your family's future

## Key Features

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*A comprehensive insurance solution for all life stages*

### Base Coverage

- Entry Age starts from 5 Years
- Whole of Life Coverage
- Inbuilt Accelerated Total & Permanent Disability
- Enhanced Death Benefits

### Rider Selections

- Hospital Stay Protection
- Waiver Of Premium
- Critical Illness
- Accidental Death & Dismemberment

### Flexibility

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*To address the evolving needs of the customer during the Policyholder Life Cycle, the following features are available.*

- Excess Premium
- Policy Loan
- Addition & Cancellation of riders / supplementary benefits
- Increase / Decrease in Sum Assured/ Face Amount

## Base Protection

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*How does this plan provide base protection benefits?*

### Death Benefit Option A

- Entry age from 5 to 60
- Death coverage from age 5 until 100
- Death Benefit is higher of face Amount or Policy Account value
- Base policy & Riders terminate after payment of death benefit

### Death Benefit Option B

- Entry age from 5 to 60
- Death coverage from age 5 until 100
- Death Benefit is sum of Face Amount & Policy Account Value until age 65
- After age 65, Death Benefit is same as under Option A
- Base policy & Riders terminate after payment of death benefit

### Total & Permanent Disability (TPD)

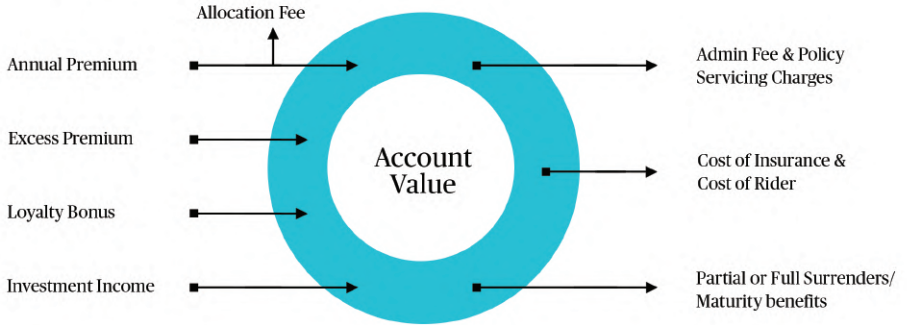
- Death Benefit is accelerated if TPD happens on or before age 70
- Base Policy & Riders terminate after payment of TPD benefit



## Policy Account Value

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How does your saving work?



## Savings

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How does this product help savings?

### Investment Benefits

- Investment return helps grow your savings
- Return is compounded at regular intervals
- Loyalty addition to enhance your savings
- Minimum guarantee on investment return

### Excess Premium

- Contribute additional amount into your policy
- Zero charges on Excess Premium
- Max limit is 5 times of target premium

### Benefits

- 100% of Policy Account Value (PAV) on maturity
- Partial withdrawal to meet emergency needs
- Full surrender before policy maturity
- Option to take policy loans



# Additional & flexible protection plans for you & your family's future

## Riders

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*A comprehensive insurance solution for all life stages*

### Protection Rider

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#### **Accidental Death & Dismemberment (AD&D)**

- Entry age from 18 to 60
- Expiry age is 65
- Benefit paid on dismemberment is up-to 100% of Sum Assured
- Single Sum Assured is payable on Accidental Death
- Double Sum Assured is payable if accidental death happens in a public transport in Myanmar
- Triple Sum Assured is payable if accidental death happens while travelling in an overseas country
- Benefit paid on dismemberment will be deducted from any accidental death benefits paid thereafter
- Claim on dismemberment will not terminate base policy and the riders
- Claim on accidental death will terminate the base policy & the riders

### Health Rider

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#### **Hospital Stay Protection**

- Entry age from 18 to 60
- Expiry age is 65
- Protection on in-patient hospital stay in Myanmar
- Face Amount ranges from MMK 20,000 to MMK 300,000 for each day of hospitalization
- Normal Ward benefit is 1X of the Face Amount
- ICU ward is 3X of the Face Amount
- Special Hospital Stay is 10X of the Face Amount
- Provides maximum of 360 days of Hospitalization

### Critical Illness

- Entry age from 5 to 60
- Expiry age is 65
- Covers 26 Critical Illnesses as per Policy T&C
- Minimum survival period is 30 days
- Claim on Critical Illnesses will not terminate base policy and other riders

### Waiver

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#### **Plan A**

- Entry age from 18 to 60
- Expiry age is 65
- Base policy and rider target premiums are waived and paid by the Chubb until age 65 if life insured is diagnosed / with Critical Illnesses
- Life insured should also be the owner of the policy

#### **Plan B**

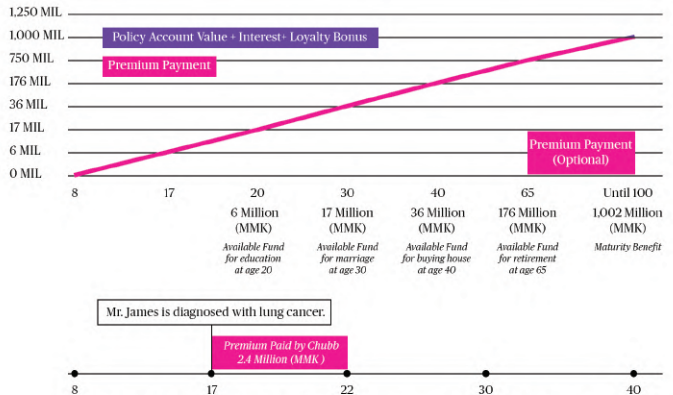
- Entry age from 18 to 60
- Expiry age is 65
- Policyholder should be a parent / legal guardian of the life insured
- Provides Waiver of Premium cover on Policyholder's death, total permanent disability and Critical Illnesses
- Base policy & rider target premiums are waived and paid by the company until the life insured turns 22 years old, subject to a minimum of 5 policy years

# Illustration for "Chubb Lifetime Elite", your saving journey at a glance



## Illustration (A)

Insured	Jennifer (8 years old)
Policy Owner	Mr. James (35 years old)
Coverage	Base Plan (Option B), Waiver of Premium (Plan B)
Sum Assured (MMK)	MMK 20 Million
Annual Premium	MMK 520,000
Premium Per Day	MMK 1,425



## WAIVER OF PREMIUM BENEFIT (B)

### Other Benefits

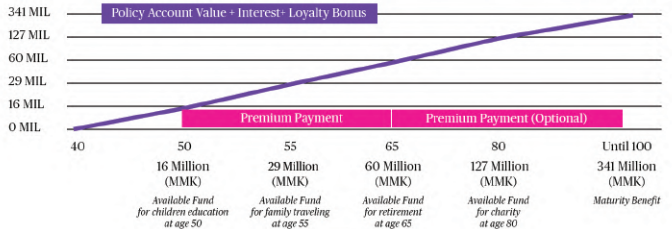
- Increase or decrease the coverages to meet financial goals at different life stages
- Add riders from age 18 (age 5 for CI) at policy anniversary
- Remove existing riders at Policy anniversary depending on the evolving needs of the Policy holder
- Policy Loan & Partial Withdrawal options are available in case of exigencies
- Contribute to excess premium account to shore up your savings

# Illustration for "Chubb Lifetime Elite", your saving journey at a glance

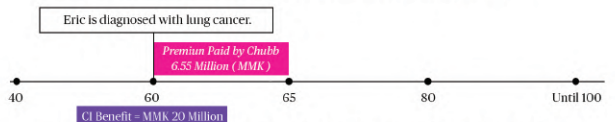


**Illustration (B)**

<b>Insured</b>	Eric (40 years old)
<b>Policy Owner</b>	Eric (40 years old)
<b>Coverage &amp; Sum Assured (MMK)</b>	Base Plan ( Option B ) - 20 Million AD&D - 20 Million CI - 20 Million Hospital Stay - 100,000 WOP (Plan A )
<b>Annual Premium</b>	MMK 2,191,820
<b>Premium Per Day</b>	MMK 6,005

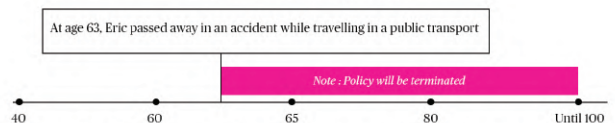


## Critical Illness & WAIVER OF PREMIUM BENEFIT (A)



Note : CI rider is terminated but policy will continue. Premium payment is waived until age 65.

## Death Benefit & AD&D



Death Benefit (Option B) = 72 million (MMK) | AD&D Benefit = 40 million (MMK)

### About Chubb

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Chubb is the world's largest publicly traded property and casualty insurance company.

With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients.

As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally.

Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 40,000 people worldwide.

Additional information can be found at: [www.chubb.com](http://www.chubb.com)

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