



Short Term Endowment Life Insurance

This type of Life Assurance provides financial assistance to you, when you unfortunately encounter unexpected mishaps.

- Who can insure - Those aged between 10 and 60 years.
- Sum Insured - From kyats one million up to 50 million.
- Term (duration) - (5) , (7) and (10) years

A Term can be chosen as follows:

Ages	Term
(10) to (55) years	(10) years
(56) to (58) years	(7) years
(59) to (60) years	(5) years

- Premium Rate - Premiums are charged on the basic of Assured's age and occupation. Premiums are payable monthly, quarterly, half-yearly and yearly. The proposer needs to be medically examined, depending on his/her age or Sum assured.

Benefits obtainable under this Assurance

1. Maturity Benefit

The sum assured will be paid to the Assured on the date (of Maturity) stated in the Policy.

2. Death Benefit

In the event of the Assured's death within the term of this Assurance, the sum assured will be paid to the Beneficiary.

1. Disablement Benefit

In the event of the Assured becoming totally Disabled within the term of this Assurance because of an Accident or Disease and unable to earn any income, the sum assured will be paid to the Assured.

2. Paid-Up Value Benefit

In case the Assured cannot continue paying premiums for a Policy for which premiums had been consecutively paid for One Year, the Policy can be converted into a Paid - Up Policy and the Paid- Up Value will be paid to the Assured/Beneficiary on the date of Maturity or earlier Death of the Assured.



3. Surrender Value Benefit

In case the Assured wishes to surrender his/her Policy for which premiums had been consecutively paid for One Year, the Surrender Value as mentioned in the Surrender value table will be paid to the Assured.

4. Loan Benefit

A Loan is obtainable, when a surrender value is admissible.

5. No Benefit Obtainable for the Following

- (1) No Death Benefit is obtainable for the following:.....
 - a. Suicide within One Year from inception
 - b. Death caused or resulting from a pre-existing Disease not disclosed at the time this Insurance was purchased.
- (2) No Benefit is obtainable for Total Disablement caused by one of the following:.....
 - a. Use of narcotic drugs.
 - b. Consumption of dangerous medicines.
 - c. Intentional self- injury.
 - d. Suicide without causing death.
 - e. Commission of a criminal offence.
 - f. A pre-existing Disease not disclosed at the time this insurance was purchased.

If you want to buy this insurance, please contact First National Insurance (Life) Co., Ltd. & F.N.I Branches or Insurance Agents dealing with FNI.

