

Product Thai- Italian Chamber of Commerce Project

Plan	GenCash 5	GenCash 7	GenMax10	GenProCash 10	GenSave 10 Plus	GenSave 20
Coverage Year	10 years	15 years	10 years	10 years	10 years	20 years
Premium Paying Period	5 years	7 years	10 years	10 years	10 years	20 years
Death Benefit	Year 1 100% SA Year 2 160% SA Year 3 240% SA Year 4 320% SA Year 5-10 400% SA	Year 1-3 100% SA Year 4-6 160% SA Year 7-15 200% SA	Max (return of premium, CSV)	Year 1 100% SA Year 2 150% SA (increase 50% every year) : : Year 8 450%SA Year 9-10 500% SA	100% SA + Premium	100% SA
Survivor Benefit (Coupon)	6th-9th 15% SA	2nd and 4th 6% SA 6th 7% 8th 8% 10th 9% SA 12th 10% and 14th 11% SA	-	Year 1-9 10% SA	-	-
Maturity Benefit	400% SA	190% SA	300% SA	500% SA	All premium paid	100% SA
Maturity Bonus	-	company performance <20%	-	-	-	-
Insured Age	Age 16-60 yr	Age 16-60 yr	Age 16-60	Age 16-60 yr	Age 17-50 yr	Age 1 mth-60 yr
Sum Assured	Min 22,500	75,000 - 500,000	50,000-2,000,000	Min : 40,000 (16-55 yr)/ 100,000 (56-60 yr) Max : 2,000,000		Min 100,000

Plan	GenLife 5	GenLife 20	GenChildPlus	GenCash 80	GenJointCash 20
Coverage Year	Attain age 90	Attain age 90	Insured Attain age 22 yr	Attain age 80	20 years
Premium Paying Period	5 years	20 years	Payor Attain age 18 yr	20 years	20 years
Death Benefit	Year 1 100% SA Year 2-age90 200%SA	100% SA	Attain age 18 yr Insured death : 100% SA Payor death : 100% SA+WP and 3%SA until attain age 18	Year 1-20 100% SA+ Prem Year 21-25 10% SA End contract	Insured 100% SA + 100% Accident Death Spouse 100% SA
Survivor Benefit (Coupon)	1st-attain age 89 2% SA	-	6% SA every 3 month (from Age 18-22 yr)	20th 50% SA Year 21-25 10% SA Yr 26 - age 79 5% SA	10% SA every 3 years
Maturity Benefit	200% SA	100% SA	50% SA	50% SA	110% SA
Maturity Bonus	-	-	-	-	-
Insured Age	Age 16-55 yr	Age 20-60 yr	Insured 1 mth-12 yr Payor 20-55 yr	Age 5-50 yr	Age 20-50 yr
Sum Assured	Min 50,000	Min 100,000	100,000 - 1,000,000	Min 100,000	Min 100,000 (Age 41-50 Max 1mil)