



AIA Life Insurance Lanka PLC (Co.No.PQ18)
AIA Tower,
92, Dharmapala Mawatha, Colombo 7, Sri Lanka
T:(+94 11)231 0310 F:(+94 11)244 7620
E:lk.info@aia.com

AIALIFE.COM.LK

Sales Illustration of SmartBuilder Gold plan customized for MR radha krishna

YOUR PERSONAL DETAILS

Name of the Life Assured : MR radha krishna	Date of Birth : 02/02/1991	Age at next birthday : 28 Years
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YOUR PLAN CHOICES

Premium Payment Term	: 4 Years	Policy Term	: 10 Years
Premium Mode	: Annual	Monthly income period	: 10 Years

YOUR BENEFITS WITH SMARTBUILDER GOLD

Monthly Income you will start receiving after policy maturity, in LKR

Assumed dividend rates during the monthly amonut period	4% p.a.	8% p.a.	12% p.a.
At Age 38	18,243	23,787	31,096
At Age 43	21,406	33,754	52,990
At Age 47	24,328	44,660	81,170
Total monthly income you will receive during this period	767724	1226412	1983072

Illustrated Maturity Value at policy maturity

Assumed dividend rates during the policy term	4% p.a.	8% p.a.	12% p.a.
Illustrated Maturity Value (LKR)	2,189,122	2,854,475	3,731,461

Financial protection for you and your loved ones, during the premium paying term

Life protection benefits	
Life Insurance Benefit for MR radha krishna	During the first policy year
	- If you pass away due to natural circumstances in the first policy year your beneficiaries will receive LKR 540000
	- In case of death due to an accident, your beneficiaries will receive LKR 540000
	- If you pass away, AIA will pay the premium to continue your policy and no further premium payments will be required from your beneficiaries. This will ensure that your beneficiaries will receive the fund value as you planned.
	After the first Policy year
	- If you pass away due to natural circumstances after the first policy year, your beneficiaries will receive LKR 4500000
	- In case of death due to an accident, your beneficiaries will receive LKR 4500000
	- If you pass away, AIA will pay the premium to continue your policy and no further premium payments will be required from your beneficiaries. This will ensure that your beneficiaries will receive the fund value as you planned.
Total Permanent Disability Benefits for MR radha krishna	- The fund value will be paid at maturity to your beneficiaries
	- In the unfortunate event of Total Permanent Disability due to an accident, LKR will be paid to you
	- In the event of Total Permanent Disability due to accident or sickness AIA will pay the premiums on your behalf ensuring you will receive the maturity value as planned

A GLANCE AT SOME UNIQUE FEATURES

Loyalty Additions - Up to 250% of Annual Basic Premium depending on Premium Paying Term and Policy Term

Premium Discounts 30% for Accident Benefit and Premium Protection Benefit for the Annual mode

Choice Of Monthly Income - You can choose to get monthly income up to 30 years

Premium Protection Benefit - We continue to pay your policy premiums in the event of your Death or Total Permanent Disability

Knowing the following will help you understand your benefits better!

1. You have the option of choosing the maturity value as a monthly income or as a one-time lump sum. If you choose to take the maturity value as a one-time lump sum, then the policy will cease after that payment and you will not get any monthly income.

2. The assumed dividend rates mentioned above are only for illustration of three different scenarios and do not represent the upper and lower limits of what you might receive. They are neither guaranteed nor based on past performance. These assumed rates are gross of fund management charges. Total fund values shown above are after deducting fund management and all other relevant charges. The actual dividend payable may be higher or lower than these scenarios. The actual dividend rate would depend upon the investment return of the life fund and will not be less than the declared minimum guaranteed dividend rate for the respective year. The minimum guaranteed dividend rate and the actual dividend rate for similar products since the year 2013 is as follows.

Year	2013	2014	2015	2016	2017	2018
Min guaranteed dividend rate	8%	8%	8%	8%	8%	8%
Actual declared dividend rate	9.62%	9.88%	9.55%	9.46%	9.63%	

THE PREMIUMS PAYABLE BY YOU

The premium mode you have chosen	Annual		
Your benefits and premiums	Premium (LKR)	Discount (LKR)	Net Premium (LKR)
Basic Life Cover	450000	0	450000
Premium Protection Benefit for 4 Pay	15750	0	15750
Total premium payable for all your benefits			465750

ILLUSTRATED MATURITY BENEFIT (INVESTMENT ACCOUNT VALUE) BASED ON PREMIUM PAYING MODE (LKR)

Premium Paying Mode			Assumed Dividend Rate of 4% (p.a)		Assumed Dividend Rate of 8% (p.a)		Assumed Dividend Rate of 12% (p.a)		
Policy Year	Annual Basic Premium	Total Annual Premium	Loyalty Additions	Assumed Dividend Rate @ 4% p.a.		Assumed Dividend Rate @ 8% p.a.		Assumed Dividend Rate @ 12% p.a.	
				Investment account value	Surrender Value	Investment account value	Surrender Value	Investment account value	Surrender Value
1	450000	465750		184705.00	0.00	191881.00	0.00	199058.00	0.00
2	450000	465750		534803.00	0.00	563296.00	0.00	592364.00	0.00
3	450000	465750		1012319.00	0.00	1082175.00	0.00	1154952.00	0.00
4	450000	465750		1505169.00	215024.00	1638485.00	234069.00	1780639.00	254377.00
5	0	0		1549154.00	442616.00	1752239.00	500640.00	1975823.00	564521.00
6	0	0		1594229.00	683241.00	1873893.00	803097.00	2192611.00	939690.00
7	0	0		1640339.00	937336.00	2003928.00	1145102.00	2433339.00	1390479.00
8	0	0		1687414.00	1205296.00	2142846.00	1530604.00	2700594.00	1928995.00
9	0	0		1735374.00	1487464.00	2291177.00	1963866.00	2997242.00	2569065.00
10	0	0		2189122.00	2189122.00	2854475.00	2854475.00	3731461.00	3731461.00
11	0	0		2034241.00	0.00	2755282.00	0.00	3736125.00	0.00
12	0	0		1866981.00	0.00	2626702.00	0.00	3694613.00	0.00
13	0	0		1686701.00	0.00	2464996.00	0.00	3596475.00	0.00

14	0	0		1492730.00	0.00	2266036.00	0.00	3429496.00	0.00
15	0	0		1284370.00	0.00	2025269.00	0.00	3179428.00	0.00
16	0	0		1060890.00	0.00	1737681.00	0.00	2829691.00	0.00
17	0	0		821527.00	0.00	1397747.00	0.00	2361023.00	0.00
18	0	0		565484.00	0.00	999389.00	0.00	1751092.00	0.00
19	0	0		291931.00	0.00	535922.00	0.00	974045.00	0.00
20	0	0		0.00	0.00	0.00	0.00	0.00	0.00

Detailed year-on-year monthly income you will start receiving when your policy matures (in LKR)

Assumed dividend rates during the monthly income period	4% p.a.	8% p.a.	12% p.a.
At Age 11	18243.00000	23787.00000	31096.00000
At Age 12	18836.00000	25512.00000	34594.00000
At Age 13	19448.00000	27361.00000	38486.00000
At Age 14	20080.00000	29345.00000	42815.00000
At Age 15	20732.00000	31473.00000	47632.00000
At Age 16	21406.00000	33754.00000	52990.00000
At Age 17	22102.00000	36202.00000	58952.00000
At Age 18	22820.00000	38826.00000	65584.00000
At Age 19	23562.00000	41641.00000	72962.00000
At Age 20	24328.00000	44660.00000	81170.00000

Additional Notes applicable to this Quotation and Illustration:

- This Sales Illustration is customized for you, as per your needs. Please review and confirm that this plan and the premium payable are suitable for you.
- This is a long-term product and its benefits are best realized when you continue the policy for full policy term. Terminating this policy before the policy term may result in significant financial loss.
- Within the first 3 Policy Years, non-payment of the premiums within 30 days of the due date results in the policy being lapsed and no benefits will be paid out.
- You should satisfy yourself that this plan will best serve your needs and that the Premium payable under the Policy is an amount you can afford. Please take note that the above proposed plan and benefits and the illustrations will be subject to Underwriting review and approval. Based on the underwriting decisions, your total premiums payable and the maturity value may be different than the ones illustrated. e.g. if there are applicable extra charges due to medical, occupational, etc reasons. As such, this Sales Illustration is not a promise that the policy will be issued to you with the same benefits and values, as illustrated here. Hence, this Sales Illustration may not be consistent with the policy that is actually issued. At the time of policy issuance, an Illustration that is consistent with actual policy issued will be provided.
- There are charges related to the Basic Premium paid by you, which are as follows :
 - Allocation charges: 1st Policy year: 60%; 2nd Policy Year: 25%; 3rd Policy Year onwards:0%
 - Mortality charge: This is the charge for providing life insurance under basic product
 - Fund Management charge: 0.75% per annum of the investment account
 - Policy Administration charge: LKR 700 for the year 2017, increasing at the rate of 15% p.a. each subsequent year from 1st January
 - Modal charge (on basic premium): 4% (applicable only for monthly premium payment mode)
- For the first 3 policy years: The basic premium (after any allocation and modal charges), is credited to the investment account and the policy administration and mortality charges are deducted from the investment account. The investment account value illustrated above are net of all such charges.
- After 3rd policy year: Along with the basic premium (after any allocation and modal charges), all other premiums are also credited to the investment account and all charges for the basic plan and the additional benefits are deducted from the investment account. The investment account value illustrated above are net of all such charges.
- The loyalty addition is credited only if each due premium in the first 10 policy years, is paid within a period of 180 days from the respective due date.
- The Surrender Values are payable in case you would like to terminate the policy before the completion of policy term. The Surrender Values are arrived after applying surrender charges on the balance of the investment account, at the time of surrender. The Surrender Charge is 100% in the first 3 years, after which it gradually decreases from 100% to 0%, depending on the policy year. Surrender Values shown above are not guaranteed but would depend upon the balance of the Investment Account at the time of surrender. The Surrender Values shown above are net of all charges. The actual amount payable at the time of surrender may not be the same as the account value shown
- You will not be able to change the main benefits for Life Assured during the Policy Term.
- You have the right to cancel your policy within 21 days of receipt of policy and where upon the company will refund the premium paid less any medical charges or other charges incurred in underwriting your policy.
- This document is for illustration/reference purposes only and does not form a part of the policy contract. The contents of the Sales Illustration may vary from the terms of cover eventually issued and are subject to the terms of the insurance contract. For the full terms and conditions of this policy, you may please refer to the policy document.
- This Sales Illustration is valid for 30 days from the date hereof or next birthday whichever occurs earlier and is valid only within the geographical limits of Sri Lanka. This Sales Illustration will become invalid if any alteration is made.

Declaration

I have read and understood the information stated in all pages of this Sales Illustration and understand that the illustrated benefits provided are subject to change and are not guaranteed. This Sales Illustration was presented to me by the Wealth Planner / Bancassurance Executive after conducting a Fact Find.

Vernacular Declaration

Signature

Date

6/27/2018 7:02:53 PM

Wealth Planner/ Bancassurance Executive Details

Name	1007046	Code	1007046
Signature		Date	6/27/2018 7:02:53 PM
Issued by	1007046	Issued Date	6/27/2018 7:02:53 PM
Ref No	Q180001918-02	Serial	
		Version	

Medical and Financial requirements as per the details submitted in the quotation

Insured	Medicals	Financials
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Medical Reports

A - Medical Examiner Report, **B** – ECG, **C** – Fasting Blood sugar, **D** - Lipid Profile, **E** – Full Blood Count, **G** – Liver Function Test, **H** – HIV, **I** - Serum Creatinine, **K** – Urine Full Report, **L** – HbsAg, **M** – Stress Test, **N** - HbA1c, **O**- PSA (Males only), **P** -Ultra sound scan(abdomen)

Financial Reports

RMCR-Regional/Branch/Sale's Manager's Confidential Report with Zonal Manager's Recommendation

PAQ-Personal Assurance Questionnaire

TAX-Individual Income Tax returns of the applicant for the last three years/ salary slips for the last 3 months/
Employment Contract Letter,

TAXI-Individual Income Tax returns of the applicant for the last three years or Audited Profit &Loss Statement,
Balance Sheet of the firm for the last 3 years (in case of Partnership firm need shareholding details)

BRC-Business Registration Certificate,

AM- Credit Assessment Memo Report

Note: These requirements are based on the information disclosed in the quotation and may change based on the information which is submitted in the proposal form and /or if there are any existing health impairments.