



**AIA Life Insurance Lanka PLC** (Co.No.PQ15)  
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## Quotation and Illustration of your Health Protector Plan

We understand you have hopes and dreams for your family. Being healthy is key to living a happy and fulfilled life. With AIA Health Protector, you and your family will receive health and protection benefits that will help you preserve your finances in the event of medical emergencies and death.

### Details of your plan

Name of Life Assured	Master Captain America	Date of Birth	02/06/1990	Age next birthday	29 Years
Name of Spouse	Kafgtbhn	Date of Birth	12/12/1990	Age next birthday	28 Years
Number of Children	1	Premium Paying Term	12 Years	Policy Term	12 Years

### You are covered under following benefits

	For Master Captain America till age 41	For your Kafgtbhn till age 40
Basic Life Cover		
Critical Illness Plus	2,500,000	
Accident Benefit	2,500,000	

### Your children are also covered with following

### You will receive a Health Fund at maturity to continue to take care of your Health Needs!

Your projected Health Fund at policy maturity	Assumed Investment Returns(per annum)		
	4%	8%	12%
Illustrated Health Fund (LKR)	771,806	906,683	1,078,987

### Premium Payable:

To enjoy all the benefits, you will only need to pay an annual premium of 66,600 during the Policy Term.

Your premium will be 66,600, if you chose to pay annually, whereas annual the total annual premium is 66,600

You enjoy a lower premium and a higher maturity value of your Health Fund, if you pay your premiums annually

### How your Health Fund value will vary based on your premium paying mode

Premium Paying Mode	Assumed Dividend Rate of 4% (p.a)	Assumed Dividend Rate of 8% (p.a)	Assumed Dividend Rate of 12% (p.a)

### Your Health Fund value illustrated at some other assumed dividend rates

Your projected Health Fund at policy maturity	Assumed Investment Returns (per annum)					
	5%	6%	7%	9%	10%	11%
Illustrated Health Fund (LKR)						

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 future minimum guaranteed dividend rates may be different from the previous years.

### Benefits of your Health Protector Plan explained

#### Health Benefits for Master Captain America

- If Master Captain America is diagnosed with any one of the 37 covered critical illnesses;
  - Critical Illness Plus Benefit of LKR 2,500,000 will be paid to you.
  - Your other selected health benefits will continue.

#### Disability Benefits for Master Captain America and Kafgtbhn

- If Master Captain America suffers a Total Permanent Disability (accident or sickness), we will continue to provide you the policy benefits. Your premium payments will be waived off.
- If Master Captain America suffers a Permanent Disability due to an accident, you will receive up to a maximum of LKR 2,500,000 .

#### Life protection benefits for Master Captain America and Kafgtbhn

- If Master Captain America meets with a fatal accident, 2,500,000 and the value of Health Fund will be paid to the beneficiaries.
- If Kafgtbhn decides to continue the policy she can enjoy the health benefits by paying the premium and the fund will continue\*.

\* Policy should include spouse life cover

### A glance at some unique features

- Your maturity value is enriched with a Loyalty Reward of 350% to ensure that you receive a larger Health Fund. So, you can continue to take care of yourself even after 70.
- Protection against 37 Critical Illnesses – Highest coverage in Sri Lanka
- Cashless hospitalization at over 60 hospitals island wide
- Coverage of Pre and Post hospitalization expenses under Global Hospitalization Care.
- Discounts on your Global Hospitalization Care premium, if you choose Self-Pay option
- No claim bonus of 10% per year, up to 100%
- Funds in an emergency – you can withdraw up to 15% of your fund value once during the Policy Term

#### Year on Year Illustrated Fund Build-Up (LKR)

This table illustrates the projected build-up of your Health Fund at assumed Dividend Rates of 4%, 8% & 12% (per annum)

Policy Year	Total Premium Payable	Unallocated Premium	Assumed Dividend Rate @ 4%		Assumed Dividend Rate @ 8%		Assumed Dividend Rate @ 12%	
			Fund Value	Surrender Value	Fund Value	Surrender Value	Fund Value	Surrender Value
1	66,600		11,258		11,847		12,438	
2	66,600		27,890		29,803		31,767	
3	66,600		44,663		48,652		52,853	
4	66,600		75,268	18,817	82,677	20,669	90,645	22,661
5	66,600		106,296	53,148	118,586	59,293	132,093	66,046
6	66,600		165,166	123,874	184,982	138,737	207,139	155,354
7	66,600		225,147	225,147	255,374	255,374	289,793	289,793
8	66,600		286,158	286,158	329,930	329,930	380,788	380,788
9	66,600		348,203	348,203	408,923	408,923	481,032	481,032
10	66,600		411,069	411,069	492,422	492,422	591,308	591,308
11	66,600		474,585	474,585	580,554	580,554	712,539	712,539
12	66,600		771,806	771,806	906,683	906,683	1,078,987	1,078,987

### Charges

Charges	Details														
Policy Administration Charge*	Rs. 1,000 per annum in 2018 which will increase each year from 1st January at the rate of 10%														
Fund Management Charge* (FMC)	0.75% per annum of the Health Fund applied on a daily basis (FMC is reviewable subject to a maximum of 3.00% per annum)														
Surrender Penalty	100% for Year 1-3 & 100% for year 4 linearly grading down to 0% for year 7 No surrender penalty after 7th policy year														
Allocation Charge (deducted from Regular Premiums before allocation to the Health Fund)	<table> <tr> <th>Year</th><th>Allocation Charge</th></tr> <tr><td>1</td><td>75%</td></tr> <tr><td>2</td><td>60%</td></tr> <tr><td>3</td><td>60%</td></tr> <tr><td>4</td><td>40%</td></tr> <tr><td>5</td><td>40%</td></tr> <tr><td>6 Onwards</td><td>0%</td></tr> </table>	Year	Allocation Charge	1	75%	2	60%	3	60%	4	40%	5	40%	6 Onwards	0%
Year	Allocation Charge														
1	75%														
2	60%														
3	60%														
4	40%														
5	40%														
6 Onwards	0%														
Allocation Charge on Top – Up Premium	0%														
Risk charges on Life and other benefits*	Charged on each benefit amount on attained age based rates from the Health Fund														
Duplicate Policy Document	LKR 1,000														

\*These charges are not guaranteed and subject to change with prior notice to Policy Owner.

**Notes on Illustration :**

1. Your premiums will be used to build your Health Fund: Your premiums after adjusting for allocation charges will be credited to your Health Fund. The relevant charges will be debited to the Health Fund.
2. The assumed Investment returns used for projecting your Health Fund values above are only for illustrative purposes and do not represent the upper and lower limits of what you might receive. They are neither guaranteed nor based on past performance. The actual return may be different. These assumed rates of investment returns are gross of fund management charges. Total Fund Values shown above are after deducting fund management and all other relevant charges.
3. During the last three months of each year, the Company will declare a guaranteed dividend rate to be applied for the following year. This rate may be lower or higher than the guaranteed dividend rate of 8% declared for 2018.
4. Surrender values shown above are not guaranteed but would depend upon the Fund Value at the time of surrender. The surrender values are net of all charges.  
Global Hospitalization Care

**Additional Notes applicable to this Quotation and Illustration:**

1. 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 fund illustrations will be subject to underwriting review and approval. Based on underwriting decision, extra loadings including but not limited to medical loading, occupation loading will be charged with the Risk Charge on Life Benefit and Risk Charge on Additional Benefits. 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.
2. This is a long-term commitment and therefore, it is not advisable to hold this policy for a short period of time. You should only buy this product if you intend to pay the premium for the whole of your chosen premium payment term. In the event you terminate this policy early or cease paying premiums early, you may suffer a significant loss.
3. Refund of premiums including any advanced premium / top up premiums voluntarily paid by the policy owner are not allowed since premiums are invested upon receipt.
4. You have the right to cancel your policy within 21 days of receipt of policy and whereupon the Company will refund the premium paid less any medical charges or other charges incurred in underwriting your policy.
5. AIA Insurance Lanka PLC will not provide any loans against this policy.
6. For full details and conditions applicable to the Policy please refer the Policy Document.
7. 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.
8. This document is for illustration / reference purposes only and does not form part of the policy contract. The contents of the Quotation - Illustrations may vary from the terms of cover eventually issued and are subject to the terms of the insurance contract.

**Wealth Planner/ Bancassurance Executive Details**

Name :	1007046	Code :	1007046
Signature :		Date :	30/06/2018

**Customer declaration**

I hereby certify that;

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-Finding exercise.

Customer Signature :		Date :	30/06/2018
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