

**SAVINGS**

**AIA SMARTBUILDER GOLD**



**Build the future you want**

[aialife.com.lk](http://aialife.com.lk)



**THE REAL LIFE  
COMPANY**

Just imagine what you could do with a nice lump sum in 10, 15 or 20 years' time. You can use it to ensure your kids get the best higher education and maybe even their dream wedding. Perhaps a brand new car for you? Or quite simply, to secure a comfortable retirement?

We all have different needs and work hard to afford the lifestyles we desire. Here is your chance to build your savings and maximize your returns, so you and your family can enjoy the luxuries and lifestyle you deserve.

Now, with AIA SmartBuilder Gold, you can invest your money and let it grow quickly, so you can use it as you see necessary.

## What does AIA SmartBuilder Gold offer you?



### Long term protection for a short Premium Paying Term

You only need to pay premiums for 4 or 6 years. You will remain protected for up to 20 years.



### A Lump Sum at maturity or a Monthly Pension Income

You can opt to claim your full Maturity Benefit as a lump sum. Or you can choose to claim it as a monthly income for a period of 10-30 years.



### An attractive Loyalty Reward

At the end of the 10<sup>th</sup> year, you will receive a Loyalty Reward of up to 250% of your Annual Basic Premium, depending on the Premium Paying Term and Policy Term that you choose. All you have to do is pay your premiums on time.



### A Life Insurance Benefit for your family, if you pass away

In the unfortunate event of your death, your dependants will immediately receive the Life Benefit (If you die during the first policy year, you will receive 120% of your Annual Basic Premium).



### A fund your family can use, even if you are not around

If you die or become totally or permanently disabled during the Premium Paying Term, AIA will continue your policy by paying your Basic Premium on your behalf. So your family will benefit from the fund you built for them.



### Flexibility to withdraw funds in an emergency

You can withdraw up to 15% of your fund, in a one-time withdrawal during your Policy Term (After the Premium Paying Term).

# AIA SmartBuilder Gold comes with guaranteed Dividends

AIA SmartBuilder Gold offers a unique Dividends system that ensures a continuous growth of your fund each year. This can be either at the declared dividend rate (net of charges) or the annually guaranteed rate of return (net of charges) whichever is higher. You will have your own Investment Account in to which Basic Premiums and Top-Up premiums will be credited, after adjusting for the Allocation Charge.

## How will your fund grow? An example:

Assuming you are 35 years old, opt for a Premium Paying Term of 6 years and a Policy Term of 15 years, pay an Annual Basic Premium of LKR 250,000 with a Life Benefit of 20 times the Annual Basic Premiums.

Your Illustrated Fund at maturity will be as follows:

Fund Details	Assumed Dividend Rates (Values in LKR)		
	4 % p.a.	8% p.a.	12% p.a.
Illustrated Fund at maturity	2,198,512	3,377,155	5,155,888

If you choose to receive your Maturity Benefit as a monthly income for a period of 15 years, the illustration of monthly income will be as follows:

Illustrated Monthly Income	Assumed Dividend Rates (Values in LKR)		
	4 % p.a.	8% p.a.	12% p.a.
At Maturity Age	12,214	18,762	28,644
At the start of the 5 <sup>th</sup> Year	13,881	24,824	43,876
At the start of the 10 <sup>th</sup> Year	16,288	35,225	74,771
At the start of the 15 <sup>th</sup> year	19,112	49,985	127,418
Total Monthly Income During Period	2,776,500	5,767,789	12,064,945

Important assumptions and notes:

Projected values in the above tables are calculated by using assumed dividend rates of 4%, 8% and 12% and applying the relevant charges and assuming all premiums are paid on the respective due dates.

These assumed dividend rates are not guaranteed and are not the upper or lower limits of what you might get.

In addition to the above illustrated pensions benefit, your protection benefits will be as follows:

Built-In Benefits	Amount (Values in LKR)
Amount payable on death during first Policy Year (120% of Basic Premium)	300,000
Amount payable on death after the first Policy Year	5,000,000
Built-In Premium Protection Benefit	The payment of premiums will be waived in the event of Death or Total Permanent Disability. However the policy will continue to provide benefits throughout the Policy Term.

The Basic Premium will be used to provide cover for the Life Benefit and to build your Savings Fund. The Annual Total Premium payable will be LKR 258,750 which includes premiums for “Premium Protection Benefit”.

**Optional - Accident Benefit for you or your family**

If you die, become totally or partially disabled from an accident, the Accident Benefit will take care of you or your family. You also receive a 30% discount on the Accident Benefit Premium if you select annual mode to pay premiums.

**Loyalty Reward**

You will be rewarded for your financial commitment with a loyalty reward of up to 250% of your Annual Basic Premium depending on your Policy Term and Premium Paying Term as below.

Premium Paying Term	Policy Term		
	10 Years	15 Years	20 Years
4 Years	90%	120%	150%
6 Years	130%	190%	250%

**Other product information**

Entry Age: 19 - 61 Years (Next Birthday)  
Maximum Maturity Age: 76 Years (Next Birthday)

**Policy Term**

Policy Term 10, 15 or 20 years

**Premium Paying Term**

4 years (annual mode only) or 6 years

**Minimum Annual Basic Premium**

4 pay: Annual LKR 250,000  
6 pay: Annual LKR 150,000  
Minimum Top-up: LKR 25,000

Applicable Charges

Allocation Charge on Premium

(Deducted from the basic premium before allocation to policy funds)

Policy Year	Year 1	Year 2	Year 3 onwards
Allocation Charge on Basic Premium	60%	25%	0%
Allocation Charge on Top-Up Premium	4% on each Top-Up Premium		

Surrender Penalty

Policy Year	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup> year onwards
Penalty	100%			From year 4 the penalty linearly decreases from 100% to 0% over the Policy Term

Administration Charge:

LKR 700 per annum for 2017 increasing by 15% per annum on 1<sup>st</sup> of January each year.

Fund Management Charge:

0.75% per annum of the balance of the Investment Account.

Mortality Charge:

Based on Life Benefit and Company’s cost of cover charge rates.

Modal Charge:

4% only for monthly premium mode.  
(Applicable to basic premium only).

Terms and conditions

If the Life Assured is not the Policy Owner, the benefits provided by this Policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

This product can be obtained only from a licensed AIA Wealth Planner or Financial Planning Consultant.

This is only a product overview. For full product details and terms & conditions please refer the Policy Document.

## About AIA

AIA Group is the pre-eminent life insurance provider in the Asia Pacific region.

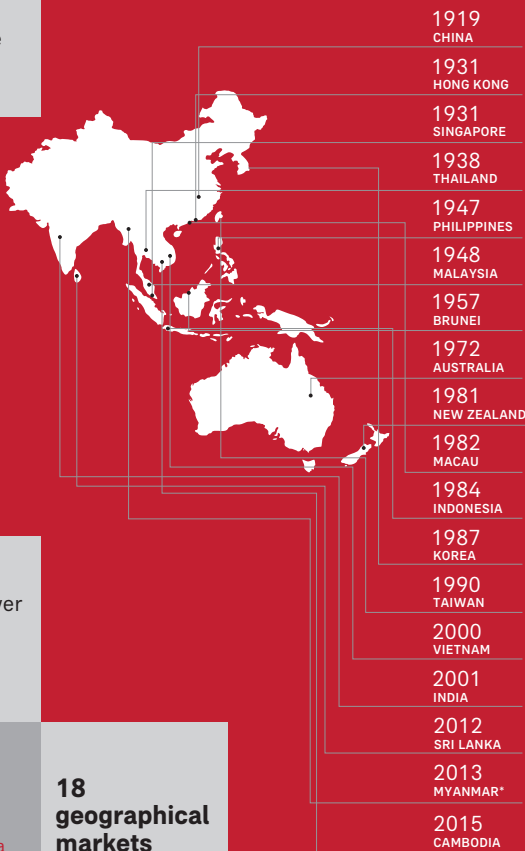
A total Sum Assured of over  
**US\$1 trillion**

**Almost 100 years**  
of history in Asia

**18 geographical markets**

More than  
**30 million**  
individual policies

More than  
**16 million**  
group scheme members



\* AIA has a representative office in Myanmar



THE REAL LIFE  
COMPANY

**AIA Insurance Lanka PLC**

(Co.No.PQ 18)

AIA Tower, 92, Dharmapala Mawatha, Colombo 07

Hotline: 011 2310310

Fax: 011 4715892

E-mail: [lk.info@aia.com](mailto:lk.info@aia.com)