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Sales Illustrations of Easy Pensions Plan customized for MISS suman mishra

YOUR PERSONAL DETAILS

Name of the Life Assured : MISS suman mishra	Date of Birth : 30/03/1990	Age at next birthday : 29 Years
Name of the Life Assured : MISS suman mishra	Date of Birth : 30/03/1990	Age at next birthday : 29 Years

YOUR EASY PENSIONS PLAN CHOICES

Premium Payment Term	: 30 Years	Policy Term	: 30 Years
Premium Mode	: Annual	Pension Incoming Period	: 0 Years

YOUR BENEFITS WITH EASY PENSIONS

Monthly pension you will start receiving when you reach your selected retirement age of 65 years,in LKR

Assumed dividened rates during the Pension receiving period	4% p.a.	8% p.a.	12% p.a.
At Age 58	5715.00000	11922.00000	25649.00000
At Age 63	6706.00000	16917.00000	43709.00000
At Age 68	7869.00000	24006.00000	74486.00000
At Age 73	9234.00000	34065.00000	126933.00000
At Age 78	10835.00000	48338.00000	216309.00000
At Age 79	11188.00000	51843.00000	240644.00000
Total pension you will receive during the pension receiving Period	51547	187091.00000	727730.00000

You can also choose to take the pension payment as a one-time lump sum at your retirement age of 65 years

Assumed dividend rates during the premium term	4% p.a.	8% p.a.	12% p.a.
Illustrated lump sum pension savings (LKR)	1508853.00000	3147365.00000	6771406.00000

Financial protection for You and your loved Ones,during the premium paying Term

Life Protection Benefits	
Life Insurance Benefit for MISS suman mishra	- If you pass away early,LKR 600000 will be immediately paid to your beneficiaries as the Life Benefit
	- In case of death due to an accident ,Your beneficiaries will receive LKR1500000 .
	-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 Pension as you planned.
Life Insurance Benefit for MISS suman mishra	- If you pass away early,LKR 600000 will be immediately paid to your beneficiaries as the Life Benefit
	- In case of death due to an accident ,Your beneficiaries will receive LKR1500000 .
	-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 Pension as you planned.

Living Benefits	
Total Permanent Disability Benefits for MISS suman mishra	- In the unfortunate event of Total Permanent Disability due to an accident, LKR 900000 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 Pension benefit as planned.
Total Permanent Disability Benefits for MISS suman mishra	- In the unfortunate event of Total Permanent Disability due to an accident, LKR 900000 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 Pension benefit as planned.

A GLANCE AT SOME UNIQUE FEATURES

Loyalty Reward - 400% of Annual Basic Premium for the Annual modes. Choice of Monthly Pension - You can choose to get monthly pensions up to the age of 100 years. Discounts For Additional Benefits - When you pay annual mode premiums. Premium Protection Benefit - Continues the policy premiums, in your absence or Total Permanent Disability.

Knowing the following will help you understand your benefits better!

1. You have the option of choosing the Pension Fund as a monthly income or as a one-time lump sum. If you choose to take the Pension Fund 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 dividened rate	8%	8%	8%	8%	8%	8%
Actual declared dividened rate	9.62%	9.88%	9.55%	9.46%	9.63%	

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

THE PREMIUM PAYABLE BY YOU

The premium mode you have chosen	Annual		
Your benefits and premiums	Premium (LKR)	Discount (LKR)	Net Premium (LKR)
Basic Life Cover	30000	0	30000
Additional Life Benefit	6413	0	6413
Accident Benefit	1575	0	1575
Waiver of Premium	2659	0	2659
Basic Life Cover	30000	0	30000
Additional Life Benefit	6413	0	6413
Accident Benefit	1575	0	1575
Waiver of Premium	2659	0	2659

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
Annual	41221538.00000	94301121.00000	246901081.00000

ILLUSTRATION OF YOUR PENSION FUND BUILD UP (LKR)

Policy Year	Annual Basic Premium	Total Annual Premium	Loyalty Reward	Assumed Dividend Rate of 4% p.a.		Assumed Dividend Rate of 8% p.a.		Assumed Dividend Rate of 12% p.a.	
				Investment account value	Surrender Value	Investment account value	Surrender Value	Investment account value	Surrender Value
1	30000	40647		5559.00	0.00	5786.00	0.00	6013.00	0.00
2	30000	40647		25199.00	0.00	26431.00	0.00	27680.00	0.00
3	30000	40647		56275.00	0.00	59789.00	0.00	63422.00	0.00
4	30000	40647		88311.00	3271.00	95514.00	3538.00	103131.00	3820.00
5	30000	40647		121329.00	8987.00	133770.00	9909.00	147247.00	10907.00
6	30000	40647		155354.00	17262.00	174731.00	19415.00	196257.00	21806.00
7	30000	40647		190409.00	28209.00	218584.00	32383.00	250701.00	37141.00
8	30000	40647		226514.00	41947.00	265526.00	49171.00	311177.00	57625.00
9	30000	40647		263683.00	58596.00	315760.00	70169.00	378344.00	84076.00
10	30000	40647		421936.00	109391.00	489508.00	126910.00	572937.00	148539.00
11	30000	40647		465190.00	137834.00	555709.00	164654.00	669273.00	198303.00
12	30000	40647		509687.00	169896.00	626543.00	208848.00	776278.00	258759.00
13	30000	40647		555444.00	205720.00	702322.00	260119.00	895128.00	331529.00
14	30000	40647		602468.00	245450.00	783370.00	319151.00	1027118.00	418456.00
15	30000	40647		650768.00	289230.00	870037.00	386683.00	1173694.00	521642.00
16	30000	40647		700349.00	337205.00	962692.00	463519.00	1336460.00	643481.00
17	30000	40647		751212.00	389517.00	1061729.00	550526.00	1517194.00	786693.00
18	30000	40647		803351.00	446306.00	1167561.00	648645.00	1717867.00	954371.00
19	30000	40647		856739.00	507697.00	1280611.00	758880.00	1940652.00	1150016.00
20	30000	40647		911351.00	573813.00	1401335.00	882322.00	2187968.00	1377609.00
21	30000	40647		967153.00	644769.00	1530215.00	1020143.00	2462498.00	1641665.00
22	30000	40647		1024101.00	720664.00	1667756.00	1173606.00	2767217.00	1947301.00
23	30000	40647		1082121.00	801571.00	1814474.00	1344055.00	3105405.00	2300300.00
24	30000	40647		1141135.00	887549.00	1970919.00	1532937.00	3480711.00	2707220.00
25	30000	40647		1201045.00	978629.00	2137663.00	1741800.00	3897174.00	3175475.00
26	30000	40647		1261732.00	1074809.00	2315301.00	1972293.00	4359271.00	3713453.00
27	30000	40647		1323049.00	1176044.00	2504448.00	2226176.00	4871955.00	4330627.00
28	30000	40647		1384822.00	1282243.00	2705738.00	2505313.00	5440715.00	5037699.00
29	30000	40647		1446840.00	1393253.00	2919823.00	2811681.00	6071624.00	5846749.00
30	30000	40647		1508853.00	1508853.00	3147365.00	3147365.00	6771406.00	6771406.00
31	0	0		1487077.00	0.00	3222115.00	0.00	7190771.00	0.00
32	0	0		1462293.00	0.00	3291160.00	0.00	7618793.00	0.00
33	0	0		1434326.00	0.00	3353281.00	0.00	8052112.00	0.00
34	0	0		1402997.00	0.00	3407110.00	0.00	8486503.00	0.00
35	0	0		1368117.00	0.00	3451119.00	0.00	8916721.00	0.00
36	0	0		1329488.00	0.00	3483600.00	0.00	9336332.00	0.00
37	0	0		1286903.00	0.00	3502651.00	0.00	9737502.00	0.00
38	0	0		1240146.00	0.00	3506153.00	0.00	10110773.00	0.00
39	0	0		1188990.00	0.00	3491753.00	0.00	10444790.00	0.00
40	0	0		1133198.00	0.00	3456836.00	0.00	10725995.00	0.00
41	0	0		1072525.00	0.00	3398501.00	0.00	10938281.00	0.00
42	0	0		1006711.00	0.00	3313539.00	0.00	11062579.00	0.00
43	0	0		935486.00	0.00	3198393.00	0.00	11076408.00	0.00
44	0	0		858569.00	0.00	3049135.00	0.00	10953336.00	0.00
45	0	0		775663.00	0.00	2861423.00	0.00	10662388.00	0.00
46	0	0		686462.00	0.00	2630465.00	0.00	10167349.00	0.00
47	0	0		590643.00	0.00	2350978.00	0.00	9425980.00	0.00
48	0	0		487871.00	0.00	2017139.00	0.00	8389122.00	0.00
49	0	0		377795.00	0.00	1622536.00	0.00	6999674.00	0.00
50	0	0		260049.00	0.00	1160113.00	0.00	5191425.00	0.00
51	0	0		134250.00	0.00	622111.00	0.00	2887730.00	0.00

52	0	0		0.00	0.00	0.00	0.00	0.00	0.00
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Detailed year-on-year monthly pension you will start receiving when you reach your selected retirement age of 65 years, in LKR

Assumed dividend rates during the Pension payment period	4% p.a.	8% p.a	12% p.a.
At Age 31	5715.00000	11922.00000	25649.00000
At Age 32	5901.00000	12786.00000	28535.00000
At Age 33	6093.00000	13713.00000	31745.00000
At Age 34	6291.00000	14707.00000	35316.00000
At Age 35	6495.00000	15774.00000	39289.00000
At Age 36	6706.00000	16917.00000	43709.00000
At Age 37	6924.00000	18144.00000	48627.00000
At Age 38	7149.00000	19459.00000	54097.00000
At Age 39	7382.00000	20870.00000	60183.00000
At Age 40	7622.00000	22383.00000	66954.00000
At Age 41	7869.00000	24006.00000	74486.00000
At Age 42	8125.00000	25746.00000	82866.00000
At Age 43	8389.00000	27613.00000	92188.00000
At Age 44	8662.00000	29615.00000	102559.00000
At Age 45	8943.00000	31762.00000	114097.00000
At Age 46	9234.00000	34065.00000	126933.00000
At Age 47	9534.00000	36534.00000	141213.00000
At Age 48	9844.00000	39183.00000	157100.00000
At Age 49	10164.00000	42024.00000	174773.00000
At Age 50	10494.00000	45070.00000	194435.00000
At Age 51	10835.00000	48338.00000	216309.00000
At Age 52	11188.00000	51843.00000	240644.00000

Additional Notes applicable to this Quotation and Illustration:

1. 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.
2. 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.
3. 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.
4. 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 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.
5. There are charges related to the Basic Premium paid by you, which are as follows :
 - a. Allocation charges: 1st Policy year: 60%; 2nd Policy Year: 25%; 3rd Policy Year onwards:0%
 - b. Allocation charge on Top-Up: 4%
 - c. Mortality charge: This is the charge for providing life insurance under Basic Sum Assured
 - d. Fund Management charge: 0.75% per annum of the investment account
 - e. Policy Administration charge: LKR 600 for the year 2018, increasing at the rate of 15% p.a. each subsequent year from 1st January
6. For the first 3 policy years: The Basic Premium (after any Allocation 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.
7. After 3rd policy year: Along with the Basic Premium (after any Allocation Charges), all other premiums are also credited to the Investment Account and all charges for the in-built benefits and the additional benefits are deducted from the Investment Account. The Investment Account value illustrated above are net of all such charges.
8. The Loyalty Reward is credited at the end of the Policy Term only if each due premium is paid within a period of 180 days from the respective due date.
9. 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 Policy Years, after which it will be linearly decreasing to 0% up to year 5. The surrender charge percentage at the end of years 4 and 5 are 50% and 0% respectively. After year 5, surrender charge is 0%. 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 fund value shown.
10. You will not be able to change the main benefits for Life Assured during the Policy Term.
11. 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.
12. 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.
13. 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**Wealth Planner/Financial Planning Executive Details**

Name:

Code:

Signature:

Date:

Issued by :

Issued Date:

Ref No :

Serial:

Version: