

RETIREMENT

AIA EASY PENSIONS



As easy as Tak Tik Tuk

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**THE REAL LIFE
COMPANY**

Retirement is imminent for almost everyone and yet, most of us don't think about it until later in life. In hindsight, we wish we had. The fact is that it's never too early to start planning for retirement.

Whether it's that dream trip around the world or quite simply securing a monthly income after you retire, to maintain the lifestyle you're used to, there is no time like the present, to start saving. The sooner you can start, even if its small sums of money each month, the more secure your retirement will be!

With AIA Easy Pensions, you plan for your retirement in 3 simple steps! It's as easy as Tak Tik Tuk!

What's in it for me?



A Lump Sum at maturity or a Monthly Income: it's your choice

You can either take your full Maturity Benefit when the policy matures or opt for a monthly pension income for a period between 10-30 years.



An attractive boost to your savings: our Loyalty Reward

If you pay your premiums on time, you will get a Loyalty Reward of up to 400% of your annual basic premium, at the 10th policy year (depending on the premium mode you choose).



A Life Insurance Benefit for the family, if you pass away

In the unfortunate event of your death, your dependants will receive the Life Benefit to help them through hard times.



An Accident Benefit for you or your family

The Accident Benefit will be helpful to your family should you die or become totally/partially disabled from an accident. You also receive a 30% discount on the Accident Benefit premium if you select annual mode to pay premiums.



AIA will build your Pensions fund if you no longer can

If you pass away or become totally and permanently disabled during the Premium Paying Term, AIA Premium Protection Benefit will continue your policy by paying your premium on your behalf. Your family will benefit from the Pension Fund you built for them.



Flexibility to withdraw funds in an emergency

You can pull out up to 15% of your fund, in a one-time withdrawal during your Policy Term.

3 EASY STEPS TO YOUR PENSION

You can get a policy in 3 steps, as easy as Tak Tik Tuk!

Step 1: Select the amount of protection you would like

AIA Easy Pensions offers a choice of 4 pension packages. The package you select will also include a life and accident insurance that will provide you with greater comfort knowing your family will be financially secure:

	Life Insurance Benefit in the event of Death (Values in LKR)	If Death is due to an Accident (Values in LKR)	Disability due to an Accident (Values in LKR)
Package 1	360,000	900,000	(up to) 540,000
Package 2	480,000	1,200,000	(up to) 720,000
Package 3	600,000	1,500.000	(up to) 900,000
Package 4	720,000	1,800.000	(up to) 1,080,000

Step 2: Select how long you want to save for (your Policy Term)

Select a Policy Term of either 15, 20, 25 or 30 years. This will be the period where your fund will grow and you and your family will be protected.

Step 3: Choose if you want a lump sum or pension income when you retire

You can either collect your maturity benefit as a lump sum or as a monthly income for a period of 10 to 30 years.

How will your savings grow?

Your savings are carefully managed by professional fund managers and they help ensure that your savings grow each year. For example, if you are 35 years in 2017 and plan to retire at age 55 (Policy Term of 20 years), opt for Package 3, for an annual premium of LKR 40,647. Your illustrated retirement savings at age 55 would be as follows:

Fund Details	Assumed Dividend Rates (Values in LKR)		
	4 % p.a.	8% p.a.	12% p.a.
Lump Sum at maturity	907,832	1,396,900	2,182,261

If you have opted to receive a monthly pension income for 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	5,044	7,761	12,124
At the start of the 5th Year	5,732	10,268	18,571
At the start of the 10th Year	6,726	14,570	31,647
At the start of the 15th year	7,892	20,675	53,930
Total Pension value	1,146,500	2,385,744	5,106,561

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. The illustration values above will change based on the premium payment mode selected; i.e. half yearly, quarterly or monthly. 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:

In-built Benefits	Amount (Values in LKR)
Amount payable on death (Basic Sum Assured + Additional Life Benefit)	600,000
Amount payable on death due to an accident	1,500,000
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 Annual Basic Premium of LKR 30,000 will be used to provide cover for the Basic Sum Assured and to build your Savings Fund. The Annual Total Premium of LKR 40,647 includes premiums for “Additional Life Benefit”, “Premium Protection Benefit” and “Accident Benefit”.

Other product information

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

Policy Term

Policy term 15, 20, 25 or 30 years

Premium Paying Term

Same as Policy Term

Top-Ups

Minimum Top-up: LKR 5,000

Loyalty Reward

Your Loyalty Reward depends on the premium paying mode you select:

Monthly	Quarterly	Half-yearly	Yearly
280%	295%	320%	400%

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	80%	35%	0%
Allocation Charge on Top-Up Premium	4% on each Top-Up Premium		

Surrender Penalty

Policy Year	1 st	2 nd	3 rd	4 th year onwards
Penalty	100%			From year 4 the penalty linearly decreases from 100% to 0% over the policy term

Administration Charge:

LKR 250 per annum for 2017 increasing by 15% per annum on 1st of January each year.

Fund Management Charge:

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

Mortality Charge:

Based on Basic Sum Assured and Company’s cost of cover charge rates.

Modal Charge:

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

Terms and conditions

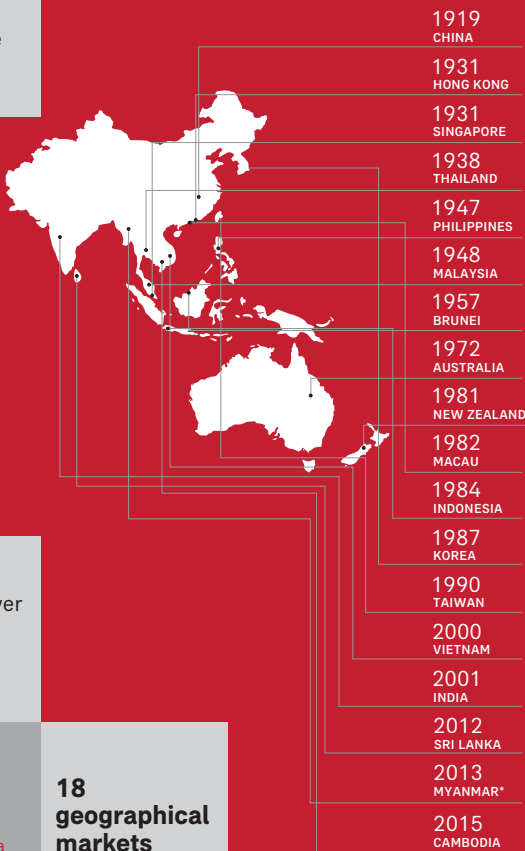
If the Life Assured is not the Policy Owner the benefits provided by this Policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

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.



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* AIA has a representative office in Myanmar

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



THE REAL LIFE
COMPANY

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