



AIA Life Insurance Lanka PLC (Co.No.PQ15)
 Head Office P O Box 2088
 75, Kumaran Ratnam Road, Colombo 2, Sri Lanka
 T: (+94 11) 231 0310 F: (+94 11) 244 7620
 E: lk.info@aia.com

AIALIFE.COM.LK

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	Lt Yhbtgvh Nmbhjgy	Date of Birth	28/12/1990	Age next birthday	28 Years
Name of Spouse		Date of Birth		Age next birthday	Years
Number of Children		Premium Paying Term	12 Years	Policy Term	12 Years

You are covered under following benefits

	For Lt Yhbtgvh Nmbhjgy till age 40	For your till age 12
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)	805,993	947,532	1,128,288

Premium Payable:

To enjoy all the benefits, you will only need to pay an annual premium of 67,950 during the Policy Term.

Your premium will be 67,950, if you chose to pay annually, whereas annual the total annual premium is 67,950

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 Lt Yhbtgvh Nmbhjgy

- If Lt Yhbtgvh Nmbhjgy 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 Lt Yhbtgvh Nmbhjgy

- If Lt Yhbtgvh Nmbhjgy 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 Lt Yhbtgvh Nmbhjgy suffers a Permanent Disability due to an accident, you will receive up to a maximum of LKR 2,500,000 .

Life protection benefits for Lt Yhbtgvh Nmbhjgy and

- If Lt Yhbtgvh Nmbhjgy meets with a fatal accident, 2,500,000 and the value of Health Fund will be paid to the beneficiaries.
- If 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	67,950		11,811		12,416		13,023	
2	67,950		29,498		31,482		33,518	
3	67,950		47,463		51,625		56,008	
4	67,950		79,674	19,919	87,428	21,857	95,762	23,941
5	67,950		112,491	56,246	125,377	62,688	139,530	69,765
6	67,950		173,915	130,437	194,693	146,019	217,915	163,436
7	67,950		236,709	236,709	268,394	268,394	304,464	304,464
8	67,950		300,789	300,789	346,669	346,669	399,966	399,966
9	67,950		366,068	366,068	429,717	429,717	505,291	505,291
10	67,950		432,500	432,500	517,797	517,797	621,455	621,455
11	67,950		499,924	499,924	611,070	611,070	749,472	749,472
12	67,950		805,993	805,993	947,532	947,532	1,128,288	1,128,288

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 :	02/07/2018

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 :	03/07/2018
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