



AIA Life Insurance Lanka PLC (Co.No.PQ18)
AIA Tower,
92,Dharmapala Mawatha,Colombo 7,Sri Lanka
T:(+94 11)231 0310 F:(+94 11)244 7620
E:lk.info@aia.com

AIALIFE.COM.LK

Sales Illustrations of Easy Pensions Plan customized for MADAM Wayne Rooney

YOUR PERSONAL DETAILS

Name of the Life Assured : MADAM Wayne Rooney **Date of Birth :** 16/11/1990 **Age at next birthday :** 28 Years

YOUR EASY PENSIONS PLAN CHOICES

Premium Payment Term	:	15 Years	Policy Term	:	15 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 0 years,in LKR

Assumed dividened rates during the Pension receiving period	4% p.a.	8% p.a.	12% p.a.
At Age 43	3207.00000	4292.00000	5794.00000
At Age 48	3763.00000	6090.00000	9873.00000
At Age 52	4277.00000	8058.00000	15124.00000
Total pension you will receive during the pension receiving Period	11247	18440.00000	30791.00000

You can also choose to take the pension payment as a one-time lump sum at your retirement age of 0 years

Assumed dividend rates during the premium term	4% p.a.	8% p.a.	12% p.a.
Illustrated lump sum pension savings (LKR)	384861.00000	514999.00000	695266.00000

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

Life Protection Benefits	
Life Insurance Benefit for MADAM Wayne Rooney	- If you pass away early,LKR 360000 will be immediately paid to your beneficiaries as the Life Benefit
	- In case of death due to an accident ,Your beneficiaries will receive LKR900000 .
	-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 MADAM Wayne Rooney	- In the unfortunate event of Total Permanent Disability due to an accident, LKR 540000 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- 350% 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 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.

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	18000	0	18000
Additional Life Benefit	3848	0	3848
Accident Benefit	945	0	945
Waiver of Premium	1595	0	1595
Total premium payable for all your benefits			18945

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

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	18000	24388		3234.00	0.00	3368.00	0.00	3502.00	0.00
2	18000	24388		14898.00	0.00	15628.00	0.00	16368.00	0.00
3	18000	24388		33401.00	0.00	35488.00	0.00	37646.00	0.00
4	18000	24388		52456.00	4371.00	56737.00	4728.00	61265.00	5105.00
5	18000	24388		72072.00	12012.00	79468.00	13245.00	87480.00	14580.00
6	18000	24388		92259.00	23065.00	103778.00	25945.00	116575.00	29144.00
7	18000	24388		113025.00	37675.00	129773.00	43258.00	148863.00	49621.00
8	18000	24388		134378.00	55991.00	157562.00	65651.00	184692.00	76955.00
9	18000	24388		156323.00	78161.00	187262.00	93631.00	224446.00	112223.00
10	18000	24388		250860.00	146335.00	290991.00	169745.00	340546.00	198652.00
11	18000	24388		276331.00	184220.00	330099.00	220066.00	397562.00	265041.00
12	18000	24388		302470.00	226852.00	371880.00	278910.00	460827.00	345620.00
13	18000	24388		329276.00	274397.00	416504.00	347086.00	531019.00	442516.00
14	18000	24388		356745.00	327016.00	464149.00	425470.00	608890.00	558149.00
15	18000	24388		384861.00	384861.00	514999.00	514999.00	695266.00	695266.00
16	0	0		357632.00	0.00	497103.00	0.00	696135.00	0.00
17	0	0		328227.00	0.00	473905.00	0.00	688400.00	0.00
18	0	0		296533.00	0.00	444730.00	0.00	670114.00	0.00

19	0	0		262431.00	0.00	408834.00	0.00	639002.00	0.00
20	0	0		225800.00	0.00	365395.00	0.00	592408.00	0.00
21	0	0		186511.00	0.00	313509.00	0.00	527243.00	0.00
22	0	0		144429.00	0.00	252179.00	0.00	439919.00	0.00
23	0	0		99416.00	0.00	180308.00	0.00	326273.00	0.00
24	0	0		51323.00	0.00	96690.00	0.00	181489.00	0.00
25	0	0		0.00	0.00	0.00	0.00	0.00	0.00

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 16	3207.00000	4292.00000	5794.00000
At Age 17	3311.00000	4603.00000	6446.00000
At Age 18	3419.00000	4937.00000	7171.00000
At Age 19	3530.00000	5294.00000	7978.00000
At Age 20	3645.00000	5678.00000	8875.00000
At Age 21	3763.00000	6090.00000	9873.00000
At Age 22	3886.00000	6531.00000	10984.00000
At Age 23	4012.00000	7005.00000	12220.00000
At Age 24	4142.00000	7513.00000	13595.00000
At Age 25	4277.00000	8058.00000	15124.00000

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 Planing Executive Details

Name	: 1007046	Code	:1007046
Signature:		Date	:02/07/2018
Issued by	:1007046	Issued Date:	30/06/2018
Ref No	:Q180001960-01	Serial:	
		Version:	

Medical and Financial requirements as per the details submitted in the quotation

Insured	Medicals	Financials
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