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Sales Illustration of SmartBuilder Gold plan customized for MISS riya sharma

YOUR PERSONAL DETAILS

Name of the Life Assured : MISS riya sharma	Date of Birth : 15/10/1989	Age at next birthday : 29 Years
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YOUR PLAN CHOICES

Premium Payment Term	: 4 Years	Policy Term	: 20 Years
Premium Mode	: Annual	Monthly income period	: 30 Years

YOUR BENEFITS WITH SMARTBUILDER GOLD

Monthly Income you will start receiving after policy maturity, in LKR

Assumed dividend rates during the monthly amonut period	4% p.a.	8% p.a.	12% p.a.
At Age 46			
At Age 51	7,204	16,869	37,356
At Age 56	8,453	23,938	63,660
At Age 61	9,919	33,968	108,484
At Age 66	11,639	48,201	184,870
At Age 77	16,547	104,094	597,263
Total monthly income you will receive during this period	53,762	227,070	991,633

Illustrated Maturity Value at policy maturity

Assumed dividend rates during the policy term	4% p.a.	8% p.a.	12% p.a.
Illustrated Maturity Value (LKR)	2,356,139	4,922,757	9,767,143

Financial protection for you and your loved ones, during the premium paying term

Life protection benefits	
Life Insurance Benefit for MISS riya sharma	During the first policy year - If you pass away due to natural circumstances in the first policy year your beneficiaries will receive LKR 548146.8 - In case of death due to an accident, your beneficiaries will receive LKR 14251816.8 - If you pass away, 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 fund value as you planned.
	After the first Policy year - If you pass away due to natural circumstances after the first policy year, your beneficiaries will receive LKR 13703670 - In case of death due to an accident, your beneficiaries will receive LKR 27407340 - If you pass away, 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 fund value as you planned.

	- The fund value will be paid at maturity to your beneficiaries
Total Permanent Disability Benefits for MISS riya sharma	<p>- In the unfortunate event of Total Permanent Disability due to an accident, LKR 13703670 will be paid to you</p> <p>- 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 maturity value as planned</p>

A GLANCE AT SOME UNIQUE FEATURES

Loyalty Additions - Up to 250% of Annual Basic Premium depending on Premium Paying Term and Policy Term

Premium Discounts 30% for Accident Benefit and Premium Protection Benefit for the Annual mode

Choice Of Monthly Income - You can choose to get monthly income up to 30 years

Premium Protection Benefit - We continue to pay your policy premiums in the event of your Death or Total Permanent Disability

Knowing the following will help you understand your benefits better!

1. You have the option of choosing the maturity value as a monthly income or as a one-time lump sum. If you choose to take the maturity value 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 PREMIUMS PAYABLE BY YOU

The premium mode you have chosen	Annual		
The premium mode you have chosen	Annual		
The premium mode you have chosen	Annual		
Your benefits and premiums	Premium (LKR)	Discount (LKR)	Net Premium (LKR)
Basic Life Cover	456789	0	456789
Accident Benefit for 4 Pay	23981	0	23981
Premium Protection Benefit for 4 Pay	16827	0	16827
Basic Life Cover	456789	0	456789
Accident Benefit for 4 Pay	23981	0	23981
Premium Protection Benefit for 4 Pay	16827	0	16827
Basic Life Cover	456789	0	456789
Accident Benefit for 4 Pay	23981	0	23981
Premium Protection Benefit for 4 Pay	16827	0	16827
Total premium payable for all your benefits			497597

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)	
Policy Year	Annual Basic Premium	Total Annual Premium	Loyalty Additions	Assumed Dividend Rate @ 4% p.a.		Assumed Dividend Rate @ 8% p.a.		Assumed Dividend Rate @ 12% p.a.	
				Investment account value	Surrender Value	Investment account value	Surrender Value	Investment account value	Surrender Value
1	456789	497597		187509.00	0.00	194793.00	0.00	202078.00	0.00
2	456789	497597		535702.00	0.00	564475.00	0.00	593834.00	0.00

3	456789	497597		1012867.00	0.00	1083177.00	0.00	1156443.00	0.00
4	456789	497597		1505109.00	88536.00	1639044.00	96414.00	1781896.00	104817.00
5	0	0		1516685.00	178433.00	1719752.00	202324.00	1943462.00	228643.00
6	0	0		1527792.00	269610.00	1805448.00	318609.00	2122324.00	374528.00
7	0	0		1538177.00	361924.00	1896252.00	446177.00	2320180.00	545925.00
8	0	0		1547552.00	455162.00	1992263.00	585960.00	2538892.00	746733.00
9	0	0		1555595.00	549034.00	2093564.00	738905.00	2780502.00	981354.00
10	0	0		2247126.00	925287.00	2885394.00	1188103.00	3732439.00	1536887.00
11	0	0		2273636.00	1069946.00	3047088.00	1433924.00	4103878.00	1931237.00
12	0	0		2298308.00	1216751.00	3217749.00	1703514.00	4514290.00	2389918.00
13	0	0		2320652.00	1365089.00	3397587.00	1998580.00	4967614.00	2922126.00
14	0	0		2340116.00	1514193.00	3586782.00	2320859.00	5468180.00	3538234.00
15	0	0		2356084.00	1663118.00	3785478.00	2672102.00	6020759.00	4249948.00
16	0	0		2367863.00	1810719.00	3993773.00	3054061.00	6630599.00	5070458.00
17	0	0		2374678.00	1955617.00	4211710.00	3468467.00	7303476.00	6014627.00
18	0	0		2375661.00	2096171.00	4439268.00	3917001.00	8045746.00	7099188.00
19	0	0		2369843.00	2230440.00	4676347.00	4401267.00	8864404.00	8342968.00
20	0	0		2356139.00	2356139.00	4922757.00	4922757.00	9767143.00	9767143.00
21	0	0		2351623.00	0.00	5103668.00	0.00	10503748.00	0.00
22	0	0		2344325.00	0.00	5284936.00	0.00	11282475.00	0.00
23	0	0		2334069.00	0.00	5465662.00	0.00	12103476.00	0.00
24	0	0		2320670.00	0.00	5644814.00	0.00	12966409.00	0.00
25	0	0		2303934.00	0.00	5821215.00	0.00	13870317.00	0.00
26	0	0		2283659.00	0.00	5993523.00	0.00	14813499.00	0.00
27	0	0		2259633.00	0.00	6160218.00	0.00	15793350.00	0.00
28	0	0		2231634.00	0.00	6319580.00	0.00	16806185.00	0.00
29	0	0		2199427.00	0.00	6469670.00	0.00	17847022.00	0.00
30	0	0		2162770.00	0.00	6608306.00	0.00	18909345.00	0.00
31	0	0		2121407.00	0.00	6733037.00	0.00	19984814.00	0.00
32	0	0		2075071.00	0.00	6841120.00	0.00	21062942.00	0.00
33	0	0		2023482.00	0.00	6929485.00	0.00	22130716.00	0.00
34	0	0		1966349.00	0.00	6994704.00	0.00	23172162.00	0.00
35	0	0		1903364.00	0.00	7032956.00	0.00	24167841.00	0.00
36	0	0		1834209.00	0.00	7039989.00	0.00	25094274.00	0.00
37	0	0		1758547.00	0.00	7011075.00	0.00	25923282.00	0.00
38	0	0		1676031.00	0.00	6940964.00	0.00	26621216.00	0.00
39	0	0		1586294.00	0.00	6823835.00	0.00	27148094.00	0.00
40	0	0		1488953.00	0.00	6653239.00	0.00	27456596.00	0.00
41	0	0		1383609.00	0.00	6422039.00	0.00	27490916.00	0.00
42	0	0		1269846.00	0.00	6122344.00	0.00	27185462.00	0.00
43	0	0		1147226.00	0.00	5745437.00	0.00	26463348.00	0.00
44	0	0		1015295.00	0.00	5281698.00	0.00	25234692.00	0.00
45	0	0		873577.00	0.00	4720518.00	0.00	23394663.00	0.00
46	0	0		721575.00	0.00	4050204.00	0.00	20821250.00	0.00
47	0	0		558769.00	0.00	3257883.00	0.00	17372730.00	0.00
48	0	0		384620.00	0.00	2329386.00	0.00	12884775.00	0.00
49	0	0		198560.00	0.00	1249133.00	0.00	7167156.00	0.00
50	0	0		0.00	0.00	0.00	0.00	0.00	0.00

Detailed year-on-year monthly income you will start receiving when your policy matures (in LKR)

Assumed dividend rates during the monthly income period	4% p.a.	8% p.a.	12% p.a.
At Age 19	0.00000	0.00000	0.00000
At Age 20	0.00000	0.00000	0.00000

At Age 21	6545.00000	13674.00000	27131.00000
At Age 22	6758.00000	14666.00000	30183.00000
At Age 23	6977.00000	15729.00000	33579.00000
At Age 24	7204.00000	16869.00000	37356.00000
At Age 25	7438.00000	18092.00000	41559.00000
At Age 26	7680.00000	19404.00000	46234.00000
At Age 27	7929.00000	20811.00000	51436.00000
At Age 28	8187.00000	22320.00000	57222.00000
At Age 29	8453.00000	23938.00000	63660.00000
At Age 30	8728.00000	25673.00000	70822.00000
At Age 31	9012.00000	27535.00000	78789.00000
At Age 32	9304.00000	29531.00000	87653.00000
At Age 33	9607.00000	31672.00000	97514.00000
At Age 34	9919.00000	33968.00000	108484.00000
At Age 35	10241.00000	36431.00000	120688.00000
At Age 36	10574.00000	39072.00000	134266.00000
At Age 37	10918.00000	41905.00000	149371.00000
At Age 38	11273.00000	44943.00000	166175.00000
At Age 39	11639.00000	48201.00000	184870.00000
At Age 40	12017.00000	51696.00000	205667.00000
At Age 41	12408.00000	55444.00000	228805.00000
At Age 42	12811.00000	59463.00000	254546.00000
At Age 43	13228.00000	63774.00000	283182.00000
At Age 44	13657.00000	68398.00000	315040.00000
At Age 45	14101.00000	73357.00000	350482.00000
At Age 46	14560.00000	78675.00000	389911.00000
At Age 47	15033.00000	84379.00000	433776.00000
At Age 48	15521.00000	90497.00000	482576.00000
At Age 49	16026.00000	97058.00000	536866.00000
At Age 50	16547.00000	104094.00000	597263.00000

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 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. Mortality charge: This is the charge for providing life insurance under basic product
 - c. Fund Management charge: 0.75% per annum of the investment account
 - d. Policy Administration charge: LKR 700 for the year 2017, increasing at the rate of 15% p.a. each subsequent year from 1st January
 - e. Modal charge (on basic premium): 4% (applicable only for monthly premium payment mode)
6. For the first 3 policy years: The basic premium (after any allocation and modal 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 and modal charges), all other premiums are also credited to the investment account and all charges for the basic plan 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 addition is credited only if each due premium in the first 10 policy years, 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 years, after which it gradually decreases from 100% to 0%, depending on the policy year. 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 account 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

Signature _____ Date _____ 6/5/2018 12:17:02 PM

Wealth Planner/ Bancassurance Executive Details

Name	Aruna Kuruppu	Code	60011035
Signature		Date	6/5/2018 12:17:02 PM
Issued by	Aruna Kuruppu	Issued Date	6/5/2018 12:17:02 PM
Ref No	QBBB180001448-03	Serial	
		Version	

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

Insured	Medicals	Financials
MainLife	A,B,C,D,E,G,H,I,K,N	

Medical Reports

A - Medical Examiner Report, **B** – ECG, **C** – Fasting Blood sugar, **D** - Lipid Profile, **E** – Full Blood Count, **G** – Liver Function Test, **H** – HIV, **I** - Serum Creatinine, **K** – Urine Full Report, **L** – HbsAg, **M** – Stress Test, **N** - HbA1c, **O**- PSA (Males only), **P** -Ultra sound scan(abdomen)

Financial Reports

RMCR-Regional/Branch/Sale's Manager's Confidential Report with Zonal Manager's Recommendation

PAQ-Personal Assurance Questionnaire

TAX-Individual Income Tax returns of the applicant for the last three years/ salary slips for the last 3 months/
Employment Contract Letter,

TAXI-Individual Income Tax returns of the applicant for the last three years or Audited Profit & Loss Statement,
Balance Sheet of the firm for the last 3 years (in case of Partnership firm need shareholding details)

BRC-Business Registration Certificate,

AM- Credit Assessment Memo Report

Note: These requirements are based on the information disclosed in the quotation and may change based on the information which is submitted in the proposal form and /or if there are any existing health impairments.