

# AIA SUPER PROTECTOR

**A COMPREHENSIVE  
LIFE INSURANCE SOLUTION**



**HEALTHIER. LONGER,  
BETTER LIVES**

# This journey we call life has many different milestones and each of us are at a different stage.

Our experiences, our needs, our dreams and aspirations are all different. Some of us are young and carefree with hopes of adventure ahead while others are about to commit to a partner for life. Some might be preparing to welcome a bundle of joy into the family and others, excited about the retirement they've dreamt of. Our needs and expectations differ depending on what chapter we are in, in our book of life.

## Life Stages



But whatever stage we are at, there is one thing that is common and constant to almost everybody, our family. People we love and cherish and want nothing but the best for. It might be our parents, our children, our spouse, but we all have a family that depends on us to take care of them.



Whatever life stage you're at, your family should stay protected for the eventuality that you are no more. They should be financially secure to be able to continue the lifestyle they are used to even in your absence.

# Your thoughts on this might be different...

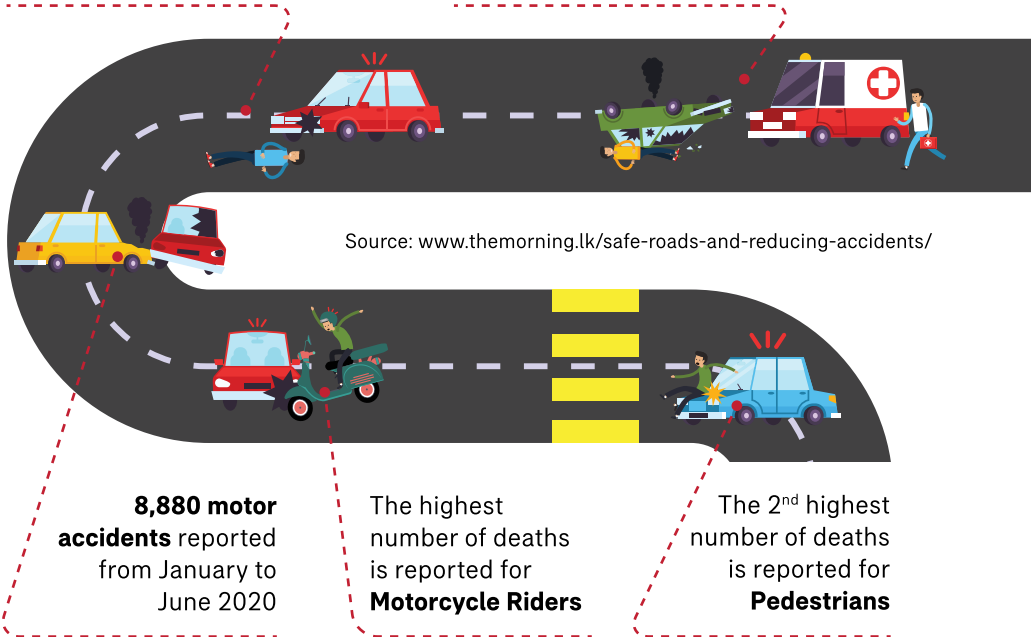


# But do you really think that protecting your family is something you should postpone?

## Think about how fragile life can be...

In Sri Lanka, about **8 people die each day** due to road traffic accidents

Globally, **1.25 Million people die each year** due to road traffic accidents



### And don't forget:



**75%** of deaths in Sri Lanka are due to **Non-Communicable Diseases**



**35%** of deaths related to NCDs are caused by **Heart Diseases** in Sri Lanka



**15 out of the top 20** causes of deaths are diseases



**The cost of Hospitalization** is on the rise

# AIA SUPER PROTECTOR

**A comprehensive life insurance plan,  
specially designed to protect you  
and those that matter the most to you.**

AIA Super Protector is a personalized solution with affordable premiums for your PROTECTION needs. With AIA Super Protector, you can customize the PROTECTION you receive with 6 optional benefits that cater to your individual needs and expectations. We offer you and your loved ones the best financial PROTECTION no matter which life stage you are in.

## THE BENEFITS OF AIA SUPER PROTECTOR



Premium  
Protection  
Benefit

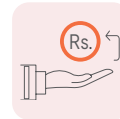


37 Critical Illness  
Benefit

Family  
Income  
Benefit



Permanent  
Disability  
Benefit



Returning of  
Premiums  
Paid Benefit



Accidental  
Death  
Benefit



**Increasing Life Benefit**

# 5%↑

## DID YOU KNOW?

**Your Life Benefit increases by 5% each year in order to match your changing lifestyle needs, income levels and expenses.**

## Increasing Life Benefit



In the unfortunate event of your death, your beneficiaries will receive the Life Benefit.

The Life Benefit increases by 5% at each Policy Anniversary on a simple straight-line basis until the end of the Policy Term or until a death claim is made.

**Choose from a Life Benefit amount of between Rs. 1 Mn and Rs. 500 Mn.**

## Example: Increasing Life Benefit



Age of Life Assured **35 Years**

Life Benefit **Rs. 20 Mn**

Policy Term **20 Years**

### IF THE DEATH OCCURS IN THE 11<sup>TH</sup> YEAR

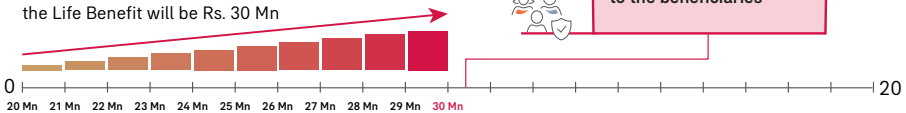
#### INCREASED LIFE BENEFIT

Rs. 20 Mn Life Benefit amount increases by 5% annually (Rs. 1 Mn) and on the 11<sup>th</sup> year, the Life Benefit will be Rs. 30 Mn



1

**Life Benefit of Rs. 30 Mn will be immediately paid to the beneficiaries**



# OPTIONAL BENEFITS



## HAVE YOU EVER WONDERED?

**In the unfortunate event of Death or Total Permanent Disability (TPD) due to an accident or sickness, who will take care of your family's financial requirements?**



## Family Income Benefit (Optional)

If you pass away or become Totally Permanently Disabled (TPD) due to an accident or sickness, your beneficiaries will receive a 'Monthly Income' for the next 5 years.

You can select a monthly income amount your family would require from Rs. 10,000 per month and upwards.

**The Family Income Benefit amount at the start of your Policy will increase by 5% at each Policy Anniversary on a simple straight-line basis until the monthly payment becomes payable.**





# Example: Family Income Benefit

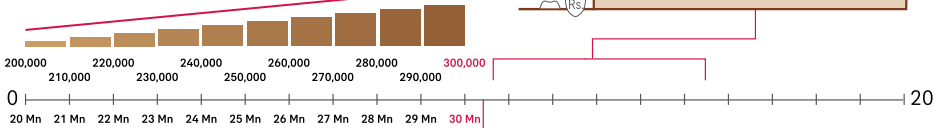


Age of Life Assured **35 Years**  
FIB Monthly Income **Rs. 200,000 per Month**  
Life Benefit **Rs. 20 Mn**  
Policy Term **20 Years**

## IF THE DEATH OCCURS IN THE 11<sup>TH</sup> YEAR

### INCREASED FAMILY INCOME BENEFIT

Rs. 200,000 FIB amount increases by 5% annually (Rs. 10,000) and on the 11<sup>th</sup> year, the FIB will be Rs. 300,000



**2** Rs. 300,000 will be paid monthly for the next 5 years  
In addition to the Life Benefit (Rs. 30 Mn) already paid

Rs. 20 Mn Life Benefit amount increases by 5% annually (Rs. 1 Mn) and on the 11<sup>th</sup> year, the Life Benefit will be Rs. 30 Mn



**1** Life Benefit of Rs. 30 Mn will be immediately paid to the beneficiaries



## DID YOU KNOW?

**That AIA Super Protector not only fulfils your protection needs but allows you to receive all the premiums paid at the end of the Policy Term?**

**This option is available when you purchase AIA Super Protector with the 'Returning of Premiums Paid' benefit.**



### **Permanent Disability Benefit (Optional)**

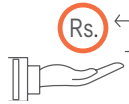
If you become Totally Permanently Disabled due to an accident or sickness, you will receive the selected benefit amount.

If you become Partially Permanently Disabled due to an accident, you will receive a benefit amount based on the Table of Benefits in your policy document.



### **37 Critical Illness Benefit (Optional)**

If you are diagnosed or have to undergo a surgery related to any one of the 37 critical illnesses listed, the benefit amount will be paid to you.



### **Returning of Premiums Paid Benefit (Optional)**

AIA will return all your premiums back to you at the end of the Policy Term if you outlive the Policy Term.

This benefit will be paid to you even if you had made any claim other than the Death Claim during the Policy Term.



### **Premium Protection Benefit (Optional)**

If you become Totally Permanently Disabled due to an accident or sickness, AIA will pay the premiums on your behalf until the end of the Policy Term ensuring your protection.



### **Accidental Death Benefit (Optional)**

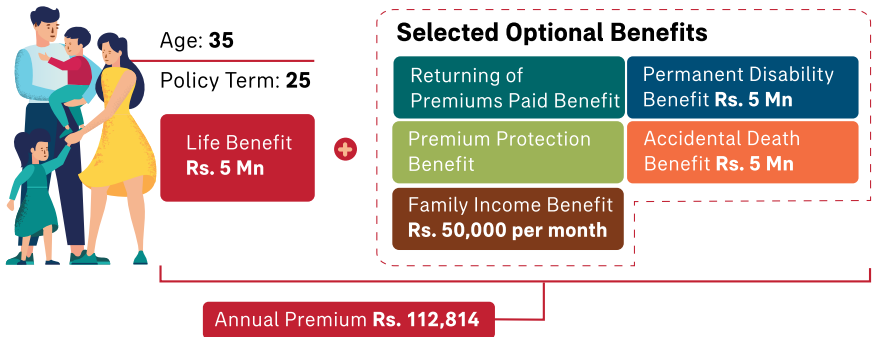
In the event of unfortunate death due to an accident, the beneficiaries will receive the Accidental Death Benefit amount in addition to the Life Benefit

# HOW DOES AIA SUPER PROTECTOR WORK?

Tharindu is 35 years old (on his next birthday). He is married and living life to its fullest with his wife and two kids.

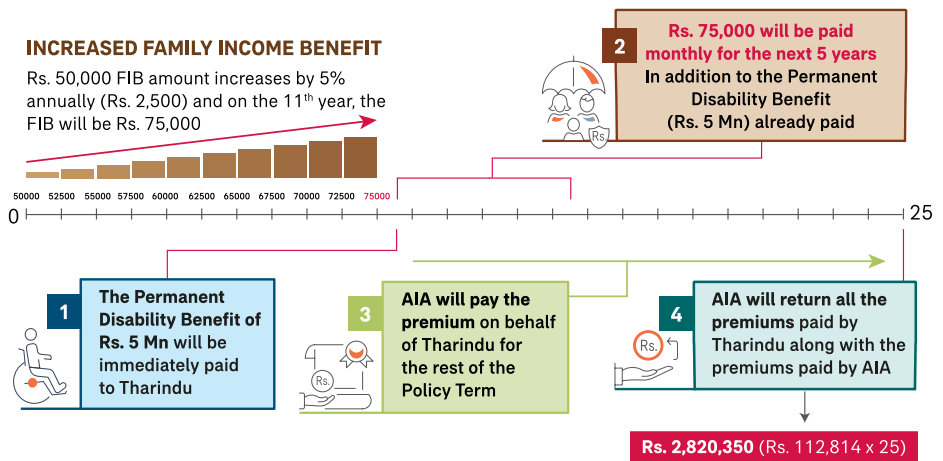
He purchased AIA Super Protector with the 'Returning of Premiums Paid' benefit and the following optional benefits.

## Example: WITH 'RETURNING OF PREMIUMS PAID'



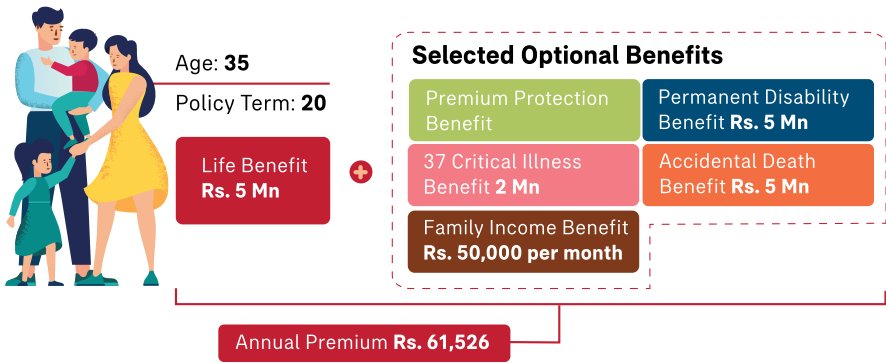
### How AIA Super Protector has helped Tharindu and his family during the Policy Term

**IF THARINDU BECOMES TOTALLY PERMANENTLY DISABLED IN THE 11<sup>TH</sup> YEAR, HE WILL RECEIVE THE FOLLOWING BENEFITS FROM AIA SUPER PROTECTOR**



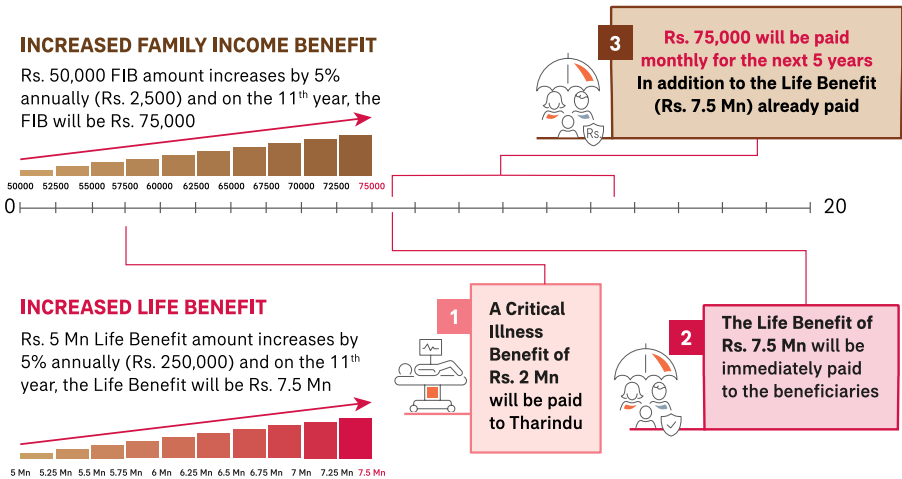
If Tharindu purchased AIA Super Protector without the 'Returning of Premiums Paid' benefit and with the following optional benefits;

## Example: **WITHOUT 'RETURNING OF PREMIUMS PAID'**



### How AIA Super Protector has helped Tharindu and his family during the Policy Term

**IF THARINDU IS DIAGNOSED WITH A CRITICAL ILLNESS IN THE 3<sup>RD</sup> YEAR AND IF DEATH OCCURS IN THE 11<sup>TH</sup> YEAR**



## OTHER IMPORTANT PRODUCT INFORMATION

<b>Policy Term / Premium Paying Term</b>	10 years	15 years	20 years	25 years	30 years
<b>Premium Mode</b>	Annually, Half Yearly, Quarterly, Monthly				
<b>Entry Age &amp; Cover Ceasing Ages</b>		<b>Minimum Entry Age</b> (Age at next birthday)	<b>Maximum Entry Age</b> (Age at next birthday)	<b>Cover Ceasing Age</b>	
	Life Benefit	19 Years	66 Years	75 Years	
	Optional Benefits	19 Years	66 Years	75 Years	
<b>Returning of Premiums Paid Benefit</b>	This is only applicable if you select Policy Terms of 25 and 30 years				

## FREQUENTLY ASKED QUESTIONS

### 1. What is AIA Super Protector?

AIA Super Protector is a personalised solution with affordable premiums for your PROTECTION needs. It includes additional benefits to provide you with a more comprehensive coverage solution.

### 2. What does AIA Super Protector cover me for?

AIA Super Protector comes with a Life Insurance Benefit along with six optional benefits that you can use to personalize the policy according to your requirement. The six optional benefits are as below;

- a) Accidental Death Benefit
- b) Permanent Disability Benefit
- c) Family Income Benefit
- d) Critical Illness Benefit
- e) Premium Protection Benefit
- f) Returning of Premiums Paid Benefit

### 3. Is it possible to receive an Accidental Death Benefit along with the Life Insurance Benefit?

Yes. You can add the Accidental Death Benefit to your Policy. In the event of an unfortunate death due to an accident, your beneficiaries will receive the Accidental Death Benefit amount in addition to the Life Benefit.

#### **4. I already have savings – why do I need this?**

The environment around us can be uncertain, resulting in many unexpected situations that may arise during our lives. In the event of a disease or an accident, you and your loved ones will require adequate financial protection. In the absence of a Life Insurance plan, you will have to use your hard-earned savings. Therefore, owning a personalised financial protection solution is vital for any of us. AIA Super Protector is one of the best life insurance plans in Sri Lanka and is equipped to financially protect you and your family when you need it the most.

#### **5. Does the 5% increase of the Life Benefit continue until the end of the Policy Term?**

Yes. The increase of the Life Benefit by 5% at each Policy Anniversary on a simple straight-line basis will continue until the end of the Policy Term or until a death claim is made. In the unfortunate event of a death, the total Life Benefit which includes the increase will be immediately paid to your beneficiaries.

#### **6. When can I claim the Permanent Disability Benefit?**

If you become Totally Permanently Disabled due to an accident or sickness, you will receive the selected benefit amount. However, the Permanent Partial Disability Benefit will be paid when Permanent Partial Disability occurs due to an accident only. You will receive the benefit amount based on the table of benefits specified in the policy document.

#### **7. If I am planning on going abroad for studies or work, can I obtain AIA Super Protector and claim benefits for any requirements that arise while I am abroad?**

Yes. You can obtain a policy if you are a Sri Lankan citizen residing in Sri Lanka at the time of purchasing the policy. However, the benefits of the policy will be paid in Sri Lankan Rupees. You need to tell us of your intention to travel outside of the country for a long period of time, before you travel.

#### **8. What would happen if I pass away during the Policy Term?**

- a) Your beneficiaries will receive the increased Life Benefit value immediately.
- b) If you have opted for the Family Income Benefit, your beneficiaries will receive the increased 'Monthly Income' for the next 5 years.

**9. What would happen if I become totally permanently disabled and have selected the Family Income Benefit along with the Premium Protection Benefit?**

- a) The Permanent Disability Benefit will immediately be paid to you.
- b) You will receive the increased 'Monthly Income' for the next 5 years.
- c) AIA will pay the premium on your behalf for the rest of the Policy Term. If you have selected the Returning of Premiums Paid Benefit and if you outlive the Policy Term, all the premiums paid will be returned to you at the end of the Policy Term.

**10. Are there Waiting Periods for me to make a claim with AIA Super Protector?**

Life and Accidental Death Benefits are effective immediately from the commencement (or reinstatement) of the policy. There are waiting periods applicable for optional benefits that you add to your AIA Super Protector policy. For example, there is a 90-day waiting period from the commencement (or reinstatement) of the policy to make a claim under the Critical Illness Benefit.

**11. How can I purchase a AIA Super Protector policy?**

You can contact your AIA Wealth Planner, Financial Planning Executive, Authorised Broker or call us on 0112 310 310.

**Terms and conditions**

This product can be obtained only from a licensed AIA Wealth Planner, AIA Financial Planning Executive or from an Authorized Broker.

You have the right to choose an insurer and / or an insurance product of your choice and / or to refuse any insurance product that is bundled or tiered with any financial products or services provided by a Bank or any other institute.

This is only a product overview. Terms & Conditions apply. For full product details and Terms & Conditions please refer the policy document. You will also be provided with a Sales Illustration – Quotation before signing your Proposal Form which further elaborates the product's features and disclosures.

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