

# AIA EASY PENSIONS PLUS

As Easy as Tak Tik Tuk!



**AIA INSURANCE**

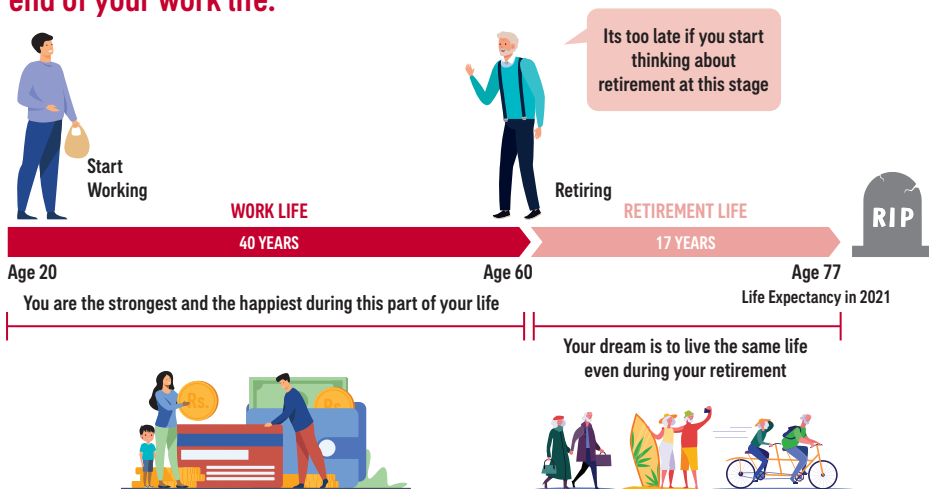


HEALTHIER, LONGER,  
BETTER LIVES

# WHETHER YOU LIKE IT OR NOT, WE ALL HAVE TO FACE OUR RETIREMENT...

We all spend around 40 years of our life working. Some are employed and some are running their own business. We are physically strong during this 40 years of our work life and the happiest because we can earn an income. At the same time, our dream is to live the same life even during our retirement life.

**But it may be too late if you start thinking about your retirement life at the end of your work life.**



But, the reality of retirement in Sri Lanka is not good. The statistics show that Sri Lankans are not well prepared for their retirement.



Sri Lanka is ranked as No. 54 in Comfortable Retirement Ranking Index out of 73 countries.



Almost 50% of retirees don't have a pension income.



85% of the population between the ages of 20 and 59 are not covered by any pension scheme (Private Sector).



Only around 19% of the employed population have a government backed pension scheme.

Source: Central Bank of Sri Lanka / Census Department of Sri Lanka and <https://www.usnews.com/news/best-countries/best-countries-to-retire>

## AIA EASY PENSIONS PLUS IS PRE-PACKAGED FOR YOU. SO, ALL YOU NEED TO DO IS PICK THE PACKAGE THAT SUITS YOU.

| Benefits (Rs.)                   | Package 1 | Package 2 | Package 3 | Package 4 | Package 5 | Package 6 |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Life Benefit                     | 450,000   | 600,000   | 750,000   | 900,000   | 1,050,000 | 1,200,000 |
| Accident Benefit                 | 675,000   | 900,000   | 1,125,000 | 1,350,000 | 1,575,000 | 1,800,000 |
| Premium Protection Benefit (WOP) | Yes       | Yes       | Yes       | Yes       | Yes       | Yes       |
| Critical Illness Benefit*        | 100,000   | 200,000   | 300,000   | 400,000   | 500,000   | 600,000   |
| Hospitalization Benefit*         | 1,000     | 2,000     | 3,000     | 4,000     | 5,000     | 6,000     |

Policy Terms 15, 20, 25 and 30 Years

Pensions Receiving Period 5 – 30 Years

\* These benefits are optional.

## PLAN YOUR RETIREMENT TODAY WITH AIA INSURANCE AIA EASY PENSIONS PLUS GIVES YOU A SOLUTION IN 3 EASY STEPS!

| <b>Tak!</b><br>Select the package you want   | <b>Tik!</b><br>Select how long you wish to pay for  | <b>Tuk!</b><br>Decide if you want a lump sum or a monthly pension   |
|--|---|---|
| <p>AIA Easy Pensions Plus offers a choice of 6 packages:</p> <p>Each package includes a Life Benefit, Accident Benefit, and Premium Protection Benefit.</p> <p>You have the option of selecting two additional benefits: Hospitalization Benefit and Critical Illness Benefit.</p> | <p>This will be the period where your pension savings will grow and you will stay protected.</p> <p>Select how long you wish to commit paying your premiums for:</p> <ul style="list-style-type: none"> <li>• 15 years</li> <li>• 20 years</li> <li>• 25 years</li> <li>• 30 years</li> </ul> | <p>You can collect your Pension Fund as a lump sum or as an increasing monthly pension for a period of 5 to 30 years.</p> <ul style="list-style-type: none"> <li>• I want a lump sum at the end of the Policy Term.</li> <li>• I would like a growing monthly pension for ___ years.</li> </ul> |

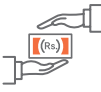
# AIA EASY PENSIONS PLUS BENEFITS AT A GLANCE



A Life Benefit for **your family**, if you pass away



**Loyalty Reward:**  
An attractive boost to your Pension Fund



Flexibility to **withdraw funds** up to 15% in an emergency



Pension Fund as a **Lump Sum** or a **Monthly Pension** at Maturity



An **Accident Benefit** for you



Ability to pay **Annually, Half Yearly, Quarterly** and **Monthly**



**Pensions Booster** gives you an **increasing monthly pension income**



**Premium Protection Benefit:**  
Continuation of your policy if you pass away or become Total Permanently disabled

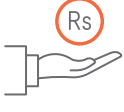


Coverage for **Total Permanent Disability** due to accident or sickness

## Additional Benefits

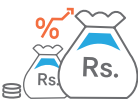


**Hospitalization Benefit**



**Critical Illness Benefit**

# IMPORTANT PRODUCT FEATURES



## Loyalty Rewards

Loyalty Rewards are paid up to 8 times (800%) of your Annualised Basic Premium to provide you a large pension fund.



## Pensions Booster

You can claim your full Pension Fund as a Lump Sum or you can choose to claim it as a monthly pension for a period of 5 to 30 years. The Pensions Booster feature will boost your monthly pension by paying 30% more of the Annual Dividend Rate, if you select the Monthly Pension Option at maturity. This will make sure that you get a growing Monthly Pension in your retirement.



## Emergency Withdrawal Option

Any time after the 3<sup>rd</sup> Policy Year, you can withdraw 15% of the Fund Value. This is a flexibility provided considering the eventualities we can face in life and it is available once during the Policy Term.

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

### EXAMPLE

Amal is 30 years old (on his next birthday). He is married and has two kids. He purchased AIA Easy Pensions Plus (Package 3) with below benefits.



|                                   |                                  |
|-----------------------------------|----------------------------------|
| Life Benefit – Rs. 750,000        | Accident Benefit – Rs. 1,125,000 |
| Policy Term – 25 Years            | Premium Paying Mode - Annual     |
| Total Annual Premium - Rs. 40,403 |                                  |

### Options for receiving the Pension Fund for Amal

If Amal needs his Pension Fund as a lump sum, the illustrated Pension Fund at the end of the Policy Term will be:

| Fund Details                               | Assumed Dividend Rates |           |           |
|--|------------------------|-----------|-----------|
|  | 4% p.a                 | 8% p.a    | 10% p.a   |
| Illustrated Pension Fund at maturity (Rs.) | 1,242,444              | 2,044,662 | 2,675,379 |

The above Pension Fund includes the Loyalty Reward equal to 8 times of Amal's Annualized Basic Premium

If Amal needs his Maturity Benefit as a Monthly Pension for 15 years, below is the illustration of the Monthly Pension:

| Illustrated Monthly Pension (Rs.)                               | Assumed Dividend Rates |           |           |
|---|------------------------|-----------|-----------|
|   | 4% p.a                 | 8% p.a    | 10% p.a   |
| Illustrated annual dividend rates with Pensions Booster         | 5.2% p.a               | 10.4% p.a | 13% p.a   |
| At age 56   | 7,210                  | 12,455    | 16,684    |
| At age 61   | 8,963                  | 19,742    | 29,732    |
| At age 66   | 11,143                 | 31,293    | 52,986    |
| Total Pension Income Value during the Pensions Receiving Period | 1,749,818              | 4,395,803 | 7,157,479 |

## Protection Benefits for Amal

If Amal passes away unfortunately at the 10<sup>th</sup> Policy Year due to an accident, his beneficiaries will receive the following PROTECTION BENEFITS.



Life Benefit of Rs. 750,000 will be paid to Amal's loved ones.



Accident Benefit of Rs. 1,125,000 will be paid to Amal's loved ones in addition to the Life Benefit.



AIA will pay the premiums on Amal's behalf and continue his policy through the Premium Protection Benefit.



Amal's loved ones will receive the pension fund at the end of the Policy Term. They will have flexibility to withdraw the fund as a lump sum or as a monthly income or as a combination of both at maturity.

## 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 and Conditions apply. For full product details and Terms and 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 features and disclosures. If the Life Assured is not the Policy Owner, the benefits provided by the policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

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AIA promises to donate Rs. 100/- to the Sri Lanka  
Cancer Society, for every policy sold.