

SAVINGS

AIA SAVINGS PLUS GOLD

A 'plus' to your peace of mind



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HEALTHIER, LONGER,
BETTER LIVES

We all have aspirations and we save up with the hope of making them a reality. Introducing AIA SavingsPlusGold, a savings plan with a comprehensive range of insurance benefits which safeguards both you and your loved ones. Now you can save for your family's future while being assured of their protection with a range of insurance benefits which cover critical illness, hospitalization, surgery and much more.

What's unique in AIA SavingsPlusGold?

- A life cover that suits you.
- An array of health & protection benefits for you, your spouse and children which range from covers for critical illness, hospitalization or surgery.
- An annually guaranteed dividend rate.
- A safeguard for your savings against inflation.
- Ability to 'Top-up' your existing savings fund.
- Flexibility to withdraw up to 15% of the fund once during the premium paying term.
- Option to protect your household monthly income.

AIA SavingsPlusGold is enriched with dividends

AIA SavingsPlusGold comes with a unique dividend system that ensures a continuous growth of your fund each year at the declared dividend rate (net of charges) or the annually guaranteed rate of return (net of charges) whichever is higher.

Each policyholder has a separate Investment Account into which basic premiums are credited after adjusting for the allocation rate and after deducting necessary charges (eg. for life cover, policy administration).

Dividend is credited to your Investment Account and your fund value grows with a compounding effect, enabling you to receive a higher maturity value.

A Life Cover that suits you

AIA SavingsPlusGold offers you a life cover that could be customized depending on your need.

Loyalty reward

You will be entitled to a loyalty reward of up to 350% of your Annual Basic Premium on the 10th Policy Anniversary, provided all premiums were paid within a period of 180 days from each respective premium due date.

Loyalty rewards will vary based on the premium paying mode you select; e.g. half yearly, quarterly or monthly.

How will your savings fund grow?

If a 30 year old individual obtains an AIA SavingsPlusGold plan for an Annual Basic Premium of LKR 50,000 or 100,000 in 2017 and opts for a life cover worth 15 times the Annual Basic Premium, an illustration of the projected maturity benefit after 15 years will be as follows:

Annual Basic Premium	Projected Savings Fund		
	4% p.a.	8% p.a.	12% p.a.
50,000	1,415,164	1,845,706	2,430,992
100,000	2,840,890	3,705,330	4,880,527

Values in LKR

The projected maturity values in the table are calculated assuming an inflation guard of 5%, by using assumed dividend rates of 4%, 8% and 12% and applying the relevant charges for a policy.

These assumed dividend rates are not guaranteed and are not the upper or lower limits of what you might get.

At maturity, the policy value will be the total savings fund. Even though the life cover ceases at maturity, you have the option of maintaining your savings beyond the maturity date.

Enhanced flexibilities under your savings plan

Inflation Guard

Inflation Guard is designed to help you protect your savings fund against inflation.

You will be able to select the Inflation Guard at 0%, 5%, 10% or 15%.

The Basic Premium will be increased by the selected Inflation Guard percentage and Premium for Premium Protection Benefit (if opted) will also be increased accordingly at each subsequent policy anniversary.

Top-up Premium

During the policy term, you may in addition to paying your regular premium increase your savings fund via top-up premiums. Top-ups may be made at any time and must not be lower than LKR 10,000.

What if the unforeseen occurs?

In the event of an unexpected demise, your loved ones will be provided with the life cover or savings fund value, whichever is higher, plus any additional benefits opted for.

Other Product Information

- Entry Age (at next birthday): 19-60 years. Maturity age should not exceed 75 years
- Policy term: 10-30 years
- Minimum Life Cover: LKR 150,000
- You can pay your premium monthly, quarterly, half yearly or annually.

Applicable Charges

Allocation Charge:

Policy Year	1 st Policy Year	2 nd Policy Year	3 rd Policy Year Onwards
Allocation Charge on Basic Premium	70%	55%	0%
Allocation Charge on Top-up Premium	4% on each Top Up Premium		

Surrender Penalty:

Policy Year	1 st Policy Year	2 nd Policy Year	3 rd Policy Year	4 th Policy Year onwards
Surrender Penalty	100%			75% to 0%*

* Reducing over the policy term

Policy Administration Charge:

LKR 265.74 for 2017 increasing by 10% per annum on 1st January each year.

Fund Management Charge:

0.75% per annum of the balance of the Investment Account.

Mortality Charge:

Based on Sum at Risk and Company's cost of cover charge rates.

Modal Charge:

4% for monthly premium mode.
(Applicable to basic premium only).

What happens if the plan lapses?

If you don't pay your premiums within the grace period of 30 days during the first three policy years, the plan will lapse and you will not receive any benefit under the policy. However, you have the option of reinstating the policy subject to policy conditions.

If you have paid and continued your policy for three years or more you can if absolutely essential, cash-in your plan. However, this will incur a considerable surrender penalty which will reduce over the term of the policy.

Alternatively, you can let your fund grow without the benefit of a life cover and receive a maturity value.

Additional Benefits

Accident Benefit

Provides additional life cover in the event of accidental death. This benefit will also provide you with financial assistance in the event of a Permanent Disability due to an accident (The amount will depend on the severity of disability).

Hospitalization Benefit

Provides a daily cash payment of up to LKR 10,000 per day from the first day onwards if you are hospitalized for over three days. This sum is doubled if admitted to the Intensive Care Unit. This benefit can be extended to your spouse and children as well.

Hospital Expense Cover

Provides you and your family with a healthcare solution that reimburses medical expenses in Sri Lanka (This benefit is not covered by the Premium Protection Benefit).

Adult Surgery Benefit

Provides financial support for you and your spouse for 250 listed surgeries performed in Sri Lanka, India or Singapore.

Premium Protection Benefit

The payment of premiums will be waived in the event of Total Permanent Disability. However, you will continue to enjoy the benefits promised through your policy.

Critical Illness Cover

Financial assistance for you and your spouse for 22 listed critical illnesses. You could choose your cover up to a maximum of LKR 3 million.

Income Protection Benefit

In the unforeseen event of your Death or Total Permanent Disability your dependants will be provided a monthly income during the term of the policy for a maximum period of 10 years.

Spouse Life Cover

Provides a life cover for your spouse on your policy.

Child Healthcare Benefit

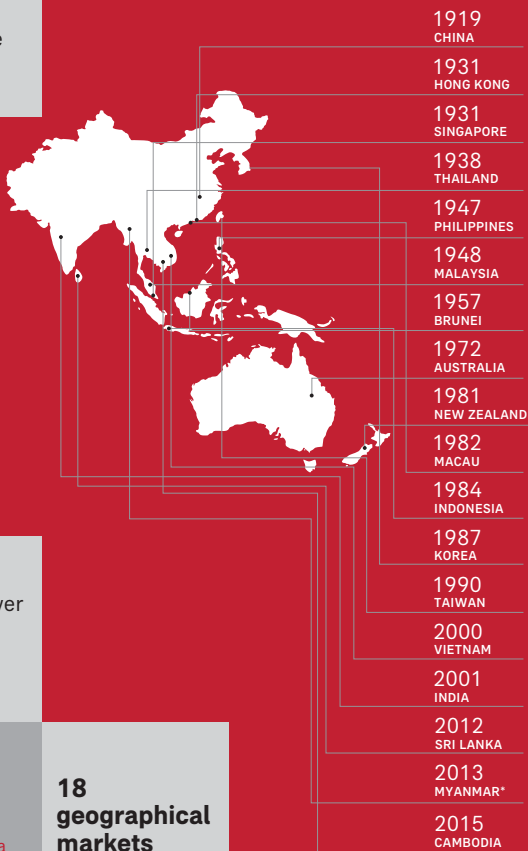
Financial support for 250 listed surgeries performed in Sri Lanka, India or Singapore. In addition, it also provides cash for hospitalization and a special allowance if a parent stays over with a child under 12 years.

If the Life Assured is not the Policy Owner the benefits provided by this policy will be applicable to the Policy Owner, whilst the covers are applicable to the Life Assured.

This brochure is only a product overview. For full product details please refer the policy document.

About AIA

AIA Group is the pre-eminent life insurance provider in the Asia Pacific region.



A total Sum Assured of over **US\$1 trillion**

Almost 100 years of history in Asia

18 geographical markets

More than **30 million** individual policies

More than **16 million** group scheme members

* AIA has a representative office in Myanmar



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