

SAVINGS

AIA SMART WEALTH



**A plan that creates and
protects your wealth**

aialife.com.lk



**HEALTHIER, LONGER,
BETTER LIVES**

Wealth can pay for many things - be it a lavish lifestyle, financial protection or even retirement. To protect your wealth, we offer you AIA Smart Wealth - a savings plan designed exclusively for you.

AIA Smart Wealth is a flexible plan that's designed to ensure you and your family stay protected through the peaks and valleys of life.

What does AIA Smart Wealth offer you?



Long term protection for a short Premium Paying Term

You only need to pay premiums for 4 or 6 years. You will remain protected up to 20 years.



A Lump Sum at maturity or a Monthly Income enriched by the Dividend Booster

You can opt to claim your full Maturity Benefit as a lump sum. Or you can choose to claim it as a monthly income for a period of 5-30 years. The Dividend Booster will boost your monthly income by paying 30% more of the Annual Dividend Rate, if you select the monthly income option.



An attractive Loyalty Reward

Your financial commitment will give you Loyalty Rewards in the 15th and 20th year of your policy. All you have to do is pay your premiums on time.



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

In the unfortunate event of your death, your dependants will immediately receive the Life Benefit (If you die during the first policy year, your dependants will receive 120% of your Annual Premium).



A fund your family can use, even if you are not around

If you die or become totally or permanently disabled during the Premium Paying Term, AIA will continue your policy by paying your Premium on your behalf. So your family would benefit from the fund you intended to build for them.



Flexibility to withdraw funds in an emergency

A one-time withdrawal during your Policy Term up to 15% of the fund (After the Premium Paying Term).

AIA Smart Wealth comes with guaranteed Dividends

AIA Smart Wealth offers a unique Dividend system that ensures a continuous growth of your fund each year. This can be either at the declared dividend rate (net of charges) or the annually guaranteed rate of return (net of charges) whichever is higher. You will have your own Investment Account in to which Premiums and Top-Up premiums will be credited, with adjustments made for the deduction of Allocation Charges.

How will your fund grow? An example:

Assuming you are 35 years old (next birthday in 2019), opt for a Premium Paying Term of 6 years and a Policy Term of 20 years, pay an Annual Premium of LKR 250,000 with a Life Benefit of 20 times the Annual Premiums.

Your Illustrated Fund at maturity will be as follows:

Fund Details	Assumed Dividend Rates (Values in LKR)		
	4 % p.a.	8% p.a.	12% p.a.
Illustrated Fund at maturity	2,364,562	4,256,744	7,719,063

If you choose to receive your Maturity Benefit as a monthly income for a period of 15 years, the illustration of monthly income will be as follows:

Illustrated Monthly Income	Assumed Dividend Rates (Values in LKR)		
	4 % p.a.	8% p.a.	12% p.a.
Illustrated annual dividend rates with Dividend Booster	5.2% p.a.	10.4% p.a.	15.6% p.a.
At age 56	13,136	23,649	42,884
At age 61	16,331	37,484	85,693
At age 66	20,303	59,414	171,239
At age 70	24,166	85,887	297,938
Total Income Value during the income receiving period	3,264,120	8,770,096	24,185,716

Important assumptions and notes:

Projected values in the above tables are calculated by using assumed dividend rates of 4%, 8% and 12% and applying the relevant charges and assuming all premiums are paid on the respective due dates.

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

In addition to the above illustrated pensions benefit, your protection benefits will be as follows:

Built-In Benefits	Amount (Values in LKR)
Amount payable on death during first Policy Year (120% of Basic Premium)	300,000
Amount payable on death due to natural circumstances during the Policy Term, after the first Policy Year	5,000,000
Amount payable on accidental death during the Policy Term, after the first Policy Year	10,000,000
Built-In Premium Protection Benefit	The payment of premiums will be waived in the event of Death or Total Permanent Disability. However the policy will continue to provide benefits throughout the Policy Term.

Loyalty Reward

You will be rewarded for your financial commitment with a loyalty reward of up to 370% of your Annual Premium depending on your Policy Term and Premium Paying Term as below.

Premium Paying Frequency	Term 20 Plan				Term 10 Plan
	Year 15		Year 20		Year 10
	6 Pay	4 Pay	6 Pay	4 Pay	4 Pay
Annual	320%	220%	50%	43%	120%
Semi Annual	320%	220%	50%	43%	120%
Quarterly	260%	160%	50%	43%	100%
Monthly	260%	160%	50%	43%	80%

Other product information

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

Premium Paying Term

4 years or 6 years

Policy Term

6 Pay - 20 Years, 4 Pay - 10 or 20 Years

Minimum Annual Premium

LKR 150,000
Minimum Top-up: LKR 25,000

Applicable Charges

Allocation Charge on Premium

(Deducted from the premium before allocation to policy funds)

Policy Year	Year 1	Year 2	Year 3 onwards
Allocation Charge on Basic Premium	60%	25%	0%
Allocation Charge on Top-Up Premium	0%		

Surrender Penalty

Policy Year	1 st	2 nd	3 rd	4 th year onwards
Penalty	100%			From year 4 the penalty linearly slides down from 100% to 0% up to 10th policy year No surrender penalty after 10 th policy year

Administration Charge:

LKR 805 per annum for 2018 increasing by 15% per annum on 1st of January each year.

Fund Management Charge:

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

Mortality Charge:

Based on Life Benefit and Company’s cost of cover charge rates.

Modal Charge:

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

Terms and conditions

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 product can be obtained from a licensed AIA Wealth Planner or Financial Planning Executive.

This is only a product overview. For full product details and terms & conditions please refer the Policy Document.

About AIA

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

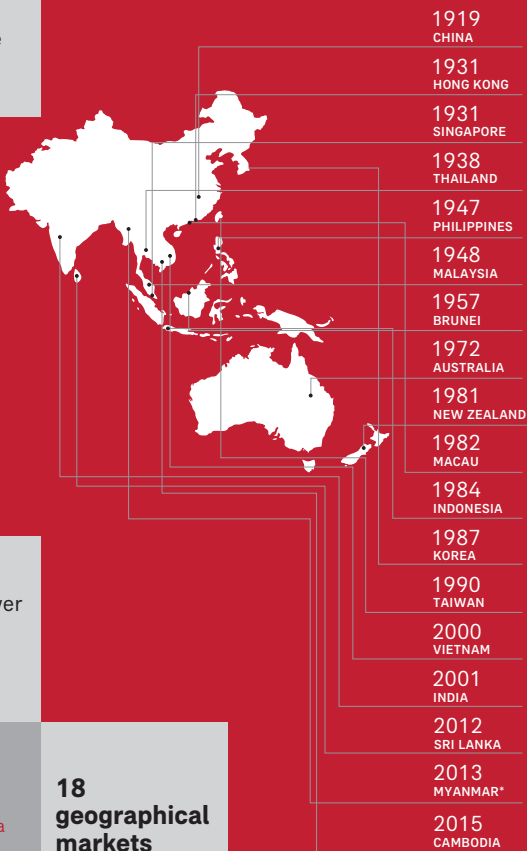
A total Sum Assured of over
US\$1 trillion

100 years
of history in Asia

18
geographical
markets

More than
32 million
individual
policies

More than
16 million
group scheme
members



* AIA has a representative office in Myanmar



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