

# AIA SHE PROTECT

**A COMPREHENSIVE LIFE  
INSURANCE SOLUTION  
FOR WOMEN**



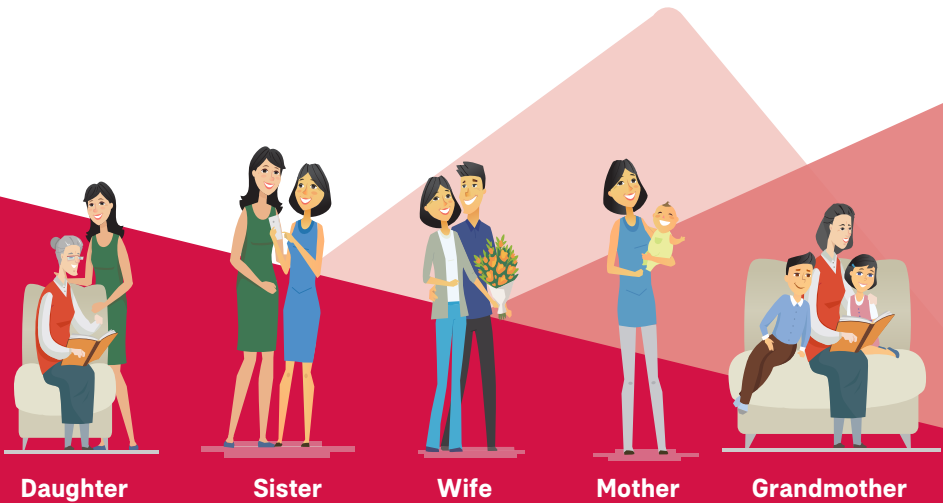
**AIA INSURANCE**



**HEALTHIER. LONGER.  
BETTER LIVES**

# The journey we call life has many different milestones and as women, each of us are at a different stage.

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. We, as women, play numerous but vital roles in our family.



## But what happens to our family when we are no longer around? Who will take care of them?

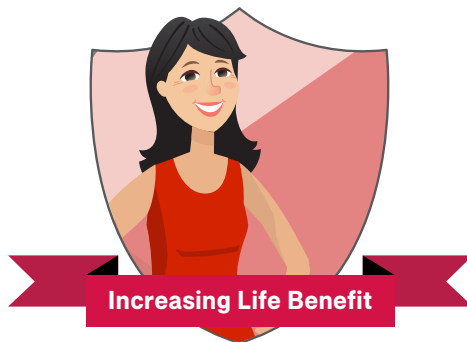
Whatever life stage you're at, your family should stay protected for the eventuality that you are no more. They should be financially secure to be able to continue the lifestyle they are used to even in your absence.

# AIA SHE PROTECT

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

AIA She Protect is a personalized solution with affordable premiums for women's PROTECTION needs. With AIA She Protect, 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 SHE PROTECT



Permanent  
Disability Benefit



Family Income  
Benefit



Premium Protection  
Benefit



37 Critical Illness  
Benefit



Returning of Premiums  
Paid Benefit



Accidental Death  
Benefit

## DID YOU KNOW?

**5%** ↑

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

## Increasing Life Benefit



If you pass away due to natural causes, 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.**

## 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.**

# OTHER OPTIONAL BENEFITS



## **Permanent Disability Benefit**

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**

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**

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**

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**

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 SHE PROTECT WORK?



Age: **35**

Policy Term: **25**

Life Benefit  
**Rs. 5 Mn**

Sandani is 35 years old (on her next birthday). She is married and living life to its fullest with her husband and two kids.

She purchased AIA She Protect with the 'Returning of Premiums Paid' benefit and the following optional benefits.

## Selected Optional Benefits

Returning of Premiums Paid Benefit

Permanent Disability Benefit **Rs. 5 Mn**

Premium Protection Benefit

Accidental Death Benefit **Rs. 5 Mn**

Family Income Benefit **Rs. 50,000 per month**

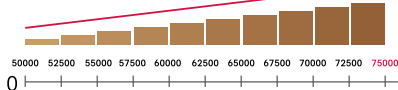
Annual Premium **Rs. 112,814**

## How AIA She Protect has helped Sandani and her family during the Policy Term

**IF SANDANI BECOMES TOTALLY PERMANENTLY DISABLED IN THE 11<sup>TH</sup> YEAR, SHE WILL RECEIVE THE FOLLOWING BENEFITS FROM AIA SHE PROTECT**

### INCREASED FAMILY INCOME BENEFIT

Rs. 50,000 FIB amount increases by 5% annually (Rs. 2,500) and on the 11<sup>th</sup> year, the FIB will be Rs. 75,000



2

Rs. 75,000 will be paid monthly for the next 5 years In addition to the Permanent Disability Benefit (Rs. 5 Mn) already paid



1

The Permanent Disability Benefit of Rs. 5 Mn will be immediately paid to Sandani



3

AIA will pay the premium on behalf of Sandani for the rest of the Policy Term



4

AIA will return all the premiums paid by Sandani along with the premiums paid by AIA



**Rs. 2,820,350** (Rs. 112,814 x 25)

# 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 (Age at next birthday)</b>	<b>Maximum Entry Age (Age at next birthday)</b>	<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				

## 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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BETTER LIVES**



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