

AIA WEALTH BUILDER

ONE-TIME INVESTMENT
LONG-TERM PROTECTION



AIA INSURANCE



HEALTHIER, LONGER,
BETTER LIVES

We all have dreams and aspirations...

To make our dreams a reality - we save with the hope of receiving the best returns. Usually, traditional savings options are our first choices.

What if you have an investment option enriched with protection along with a fund at maturity to achieve all your dreams!

AIA WEALTH BUILDER

Now you can easily plan your investment wisely without a hassle.

AIA Wealth Builder is a **Single Premium Unit Linked Plan** which is connected to the **Stable Money Market Fund** of AIA. This life insurance policy has an in-built Life Benefit along with a fund to provide you with an attractive investment return.



WHAT IS STABLE MONEY MARKET FUND?

Stable Money Market Fund is a fund that has relatively low risks due to its short-term nature and underlying investments.

In order to provide a stable return to the policyholder, the Stable Money Market Fund is invested in fixed income securities with a tenure of not more than one year, such as Treasury Bills, Reverse Repurchase Agreements of Treasury Bills, deposits and accounts with financial institutions.

THE BENEFITS THAT YOU CAN GAIN BY INVESTING IN STABLE MONEY MARKET FUND



Stable return with minimum fluctuations

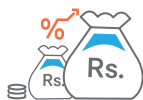


Low risk to your investment



Higher yields than traditional savings

WHAT DOES AIA WEALTH BUILDER OFFER?



A fund at the end of the Policy Term

The total fund value as at the end of the Policy Term will be given to you as a lump sum. The total fund value will be calculated by multiplying the number of units available with the unit price.

Note: The fund value is not guaranteed and subject to the investment risk (in view of the fluctuations in the market prices of the underlying assets) which are borne by the policyholder.



A Life Benefit for your loved ones, if you pass away during the Policy Term

AIA Wealth Builder comes along with a guaranteed in-built Life Benefit which is 10% of the Total Single Premium. This Life Benefit will be paid to your beneficiaries along with the remaining fund balance.



A long-term protection for a Single Premium payment

You only need to pay one premium and you can ensure your protection for 10 years. This allows you to have peace of mind in your long-term financial commitments.

HOW DOES AIA WEALTH BUILDER WORK?

Ravi is 35 years old (on his next birthday) and living life to the fullest with his family. He has purchased AIA Wealth Builder with below benefits.



Total Single Premium – LKR 2,500,000

Life Benefit – LKR 250,000 (10% of the Total Single Premium).

Investment Benefits for Ravi

The Illustrated Fund for Ravi at maturity will be as follows.

Assumed Investment Returns	4% p.a	10% p.a	16% p.a
Illustrated Maturity Value (LKR)	2,592,781	4,630,217	8,009,962

Protection Benefits for Ravi

If Ravi passes away unfortunately during the 5th policy year,

- LKR 250,000 (10% of the Total Single premium) will be immediately paid to Ravi's loved ones as the Life Benefit.
- In addition to the Life Benefit, the remaining fund balance will also be given to Ravi's loved ones.

IMPORTANT PRODUCT INFORMATION

DESCRIPTION	AIA WEALTH BUILDER
Policy Term	10 Years
Premium Paying Term	Single Premium
Minimum Total Single Premium	LKR 500,000
Entry Ages	Min - 19 Years (Next Birthday) Max - 70 Years (Next Birthday)
Cover Ceasing Age	Max Cover Ceasing Age - 80 Years (Next Birthday)

APPLICABLE CHARGES

APPLICABLE CHARGE (%)	
Fund Management Charge	1% p.a. (Will be applied adjusting the daily Net Asset Value)
Administration Charge	2.5% p.a. (Deducted monthly in terms of units from the unit fund)
Allocation Charge	a) 2.5% (Applied if the Single Basic Premium is less than LKR 1.5Mn) b) 1% (Applied if the Single Basic Premium is equal or higher than LKR 1.5Mn)

Note: Fund Management Charges and Administration Charges may fluctuate subject to clearance from the Insurance Regulatory Commission of Sri Lanka.

FREQUENTLY ASKED QUESTIONS

1. What is AIA WEALTH BUILDER?

AIA Wealth Builder is a Single Premium Non-Participating Unit Linked Plan which is linked to the Stable Money Market Fund. The Policy Term of the plan is 10 years.

2. I already have my savings. Why do I need this?

There are many options for you to invest in and save. But Life Insurance is the only option which provides 'Protection' whilst providing savings returns. AIA Wealth Builder is a Unit Linked life insurance solution with in-built protection and savings benefits. Also, your investment will have lower risk with AIA Wealth Builder as your money will be invested in the Stable Money Market Fund.

3. What would happen if I passed away?

In the event of unfortunate death, your beneficiaries will receive the Life Benefit which is 10% of the Total Single Premium including Life Benefit premium and any extra policy loading.

Apart from that, the fund value calculated based on the number of units available as of the claim registration date, after applying the relevant unit price subject to Company's existing unit pricing guidelines, also will be provided to your loved ones.

4. How does AIA Wealth Builder build my fund?

The Single Premium (Allocated Premium) after deducting the allocation charges and the Single Premium for the Life Benefit will be invested in the Stable Money Market Fund. The Company will maintain the unit linked fund on behalf of you by converting the Allocated Premium into units at then unit price available to ensure a stable return to you at the end of the Policy Term.

5. How can I purchase an AIA Wealth Builder policy?

You can purchase an AIA Wealth Builder policy from a licensed/ certified AIA Wealth Planner/ AIA Financial Planning Executive. For more details, call us on 0112 310 310 or visit <https://www.aialife.com.lk/>.

Terms and conditions

This product can be obtained only from a licensed/ certified AIA Wealth Planner or AIA Financial Planning Executive.

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.

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.



HEALTHIER, LONGER,
BETTER LIVES



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