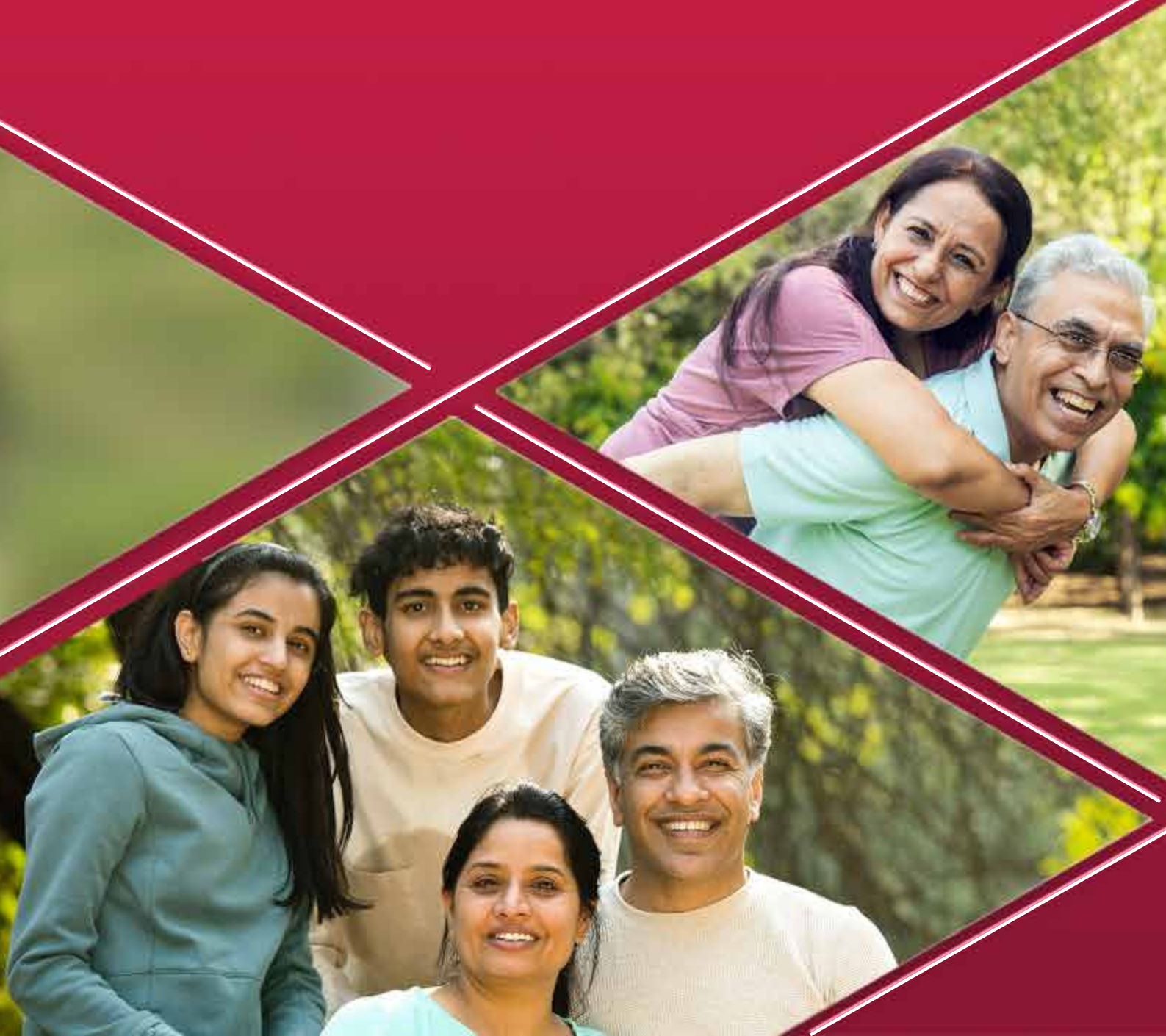


AIA SaveSmart

The Smartest Life Insurance Plan to
save for any lifestyle



HEALTHIER, LONGER,
BETTER LIVES



**Newly
Married**



**Matured
Family**

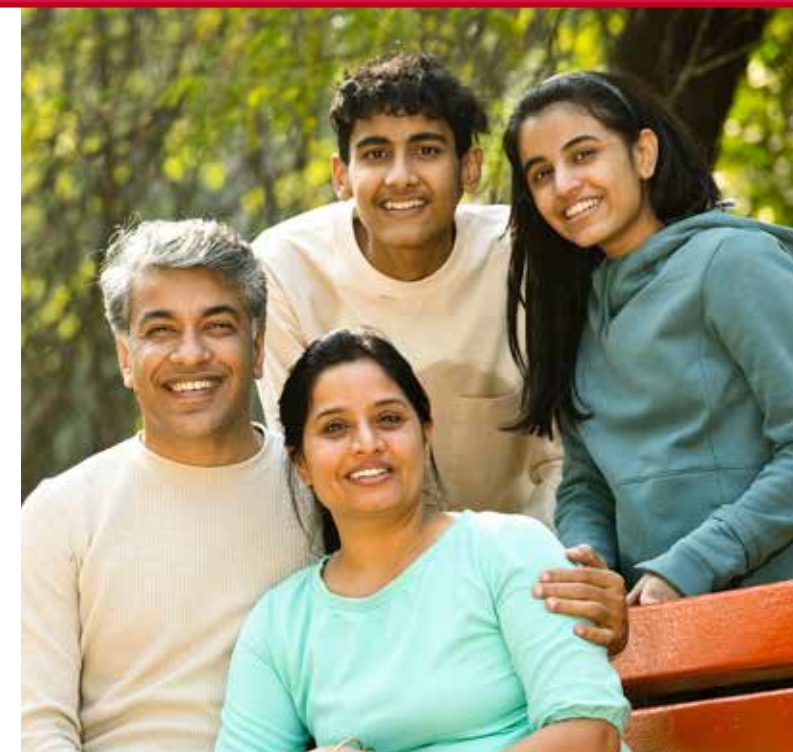


We all go through different life stages of our lives, and we create our own lifestyles while going through every episode of our lives.

**Early
Starters**



**Young
Families**



Retirees

**At every stage of our lives, we have
our own life goals that deserve to
be fulfilled.**

KEY LIFE GOALS

Buying the Dream Vehicle.



Maintaining a Healthier, Better Lifestyle.



Having the Best Wedding.



Continuous Academic and Professional Education.



Traveling to Dream Countries.



Starting Own Business.



NEWLY MARRIED



KEY LIFE GOALS

Upgrading the Vehicle.



Building the Dream Home.



Maintaining the health while enjoying the life.



Protection of the Family even in unfortunate events.



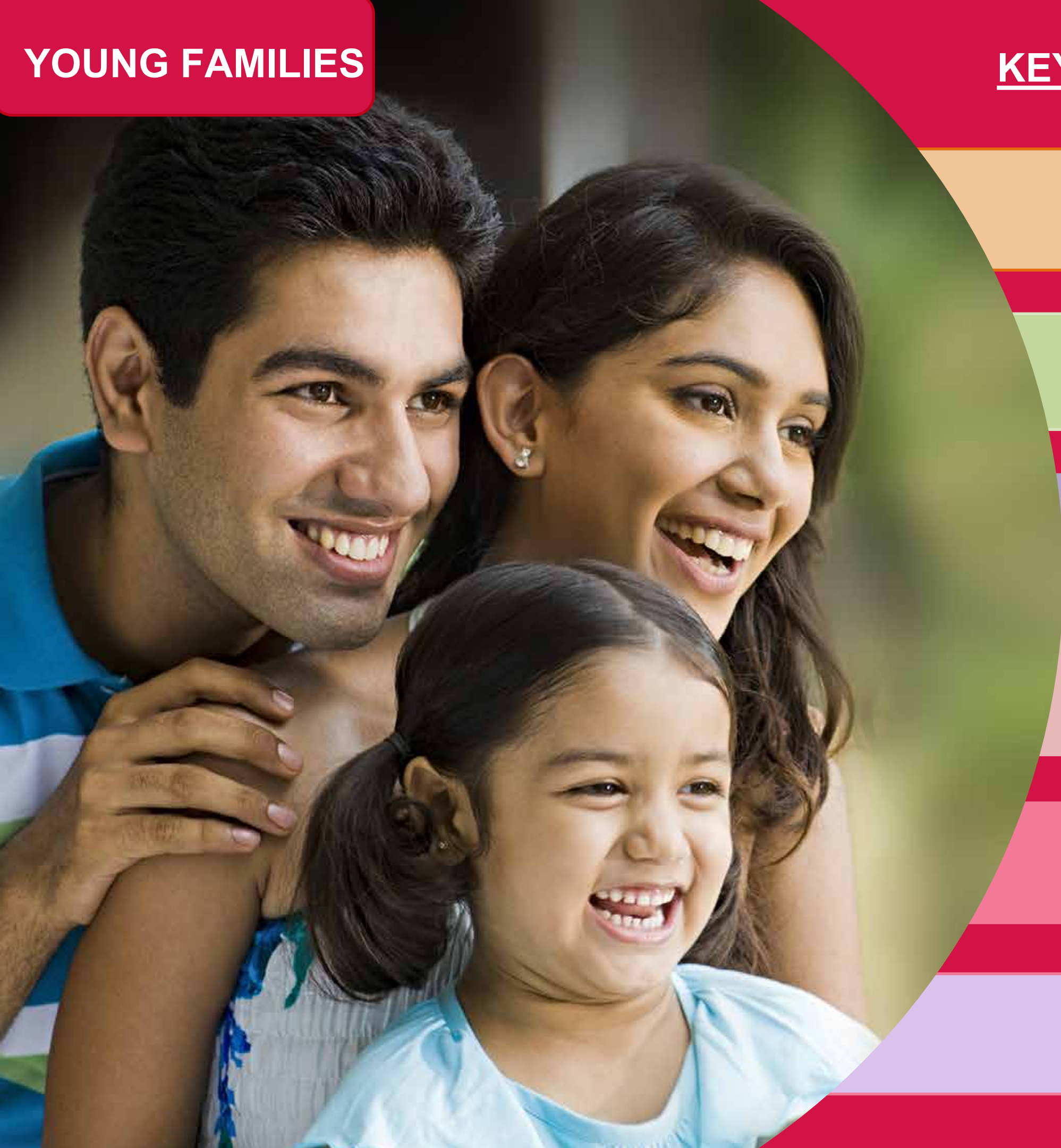
Being able to afford luxury.



Travelling with the Family.



YOUNG FAMILIES



KEY LIFE GOALS

Renovating/ upgrading the house.



Child's/ Children's Education.



**Career enhancement/
Expanding the business.**



Planning for the Retirement.



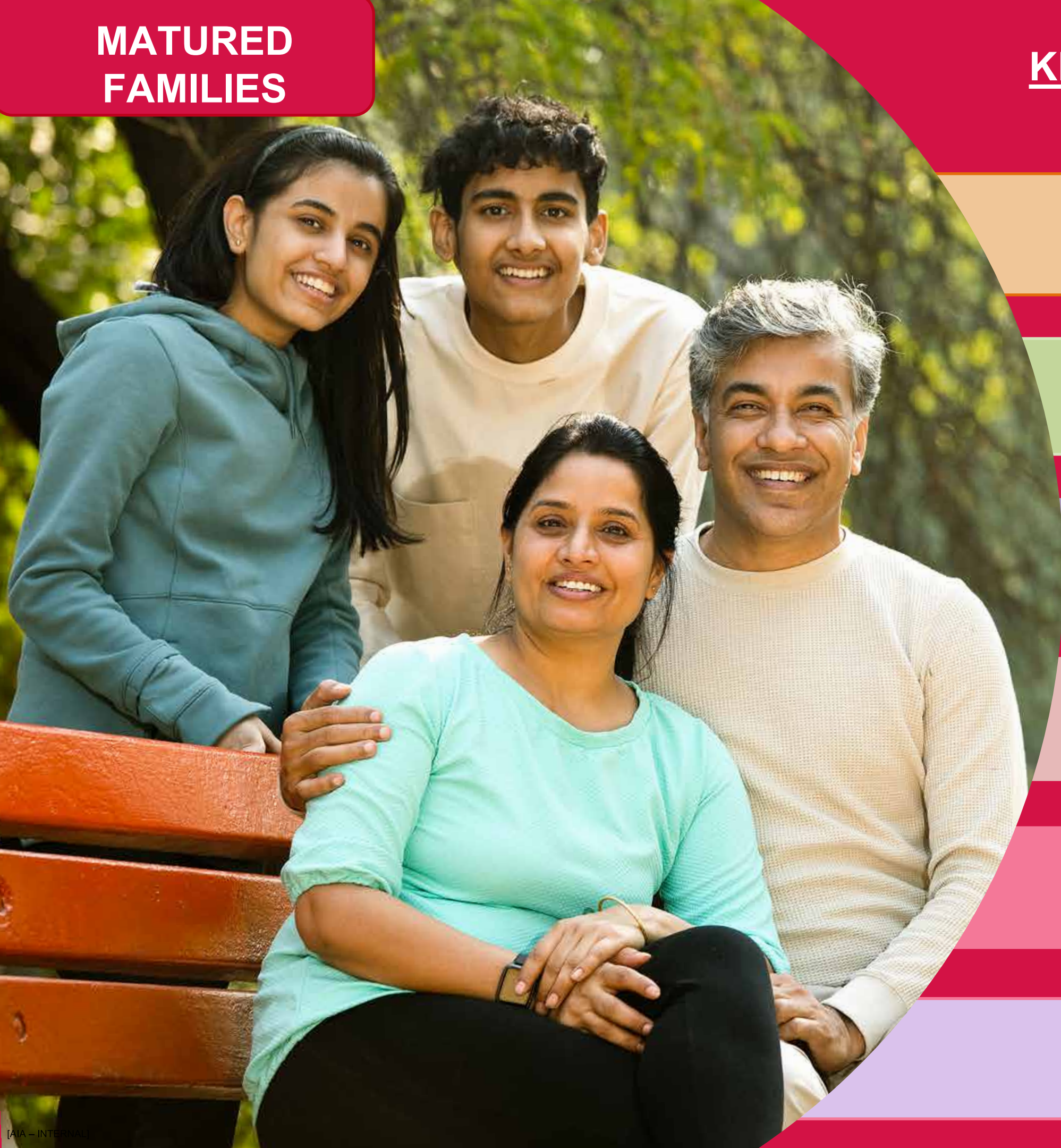
**Being able to afford the best
healthcare for the family.**



Travelling with the family.



**MATURED
FAMILIES**



KEY LIFE GOALS

Building the Second Home.



**Child's/ Children's Migration
for Education.**



Child's/ Children's Wedding.



Planning for the Retirement.



**Ensuring the protection of the
family.**



Travelling with the family.



RETIREES

KEY LIFE GOALS

A Happy Retirement.



Continuing the same lifestyle even in the Retirement.



Increased Health & Protection.



Having a Stable Income.



We can sort all the key life goals into 3 main priorities, regardless the life stages or the lifestyle.



Health



Savings

+

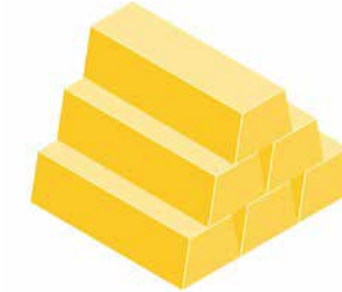


Protection



**What are the solutions available in
the market to achieve all
03 priorities?**

Options you can consider to fulfil all 3 priorities



Fixed Deposits

Savings

Real Estate

Share Market

Invest in Gold

Life Insurance



**What is the optimum solution
in the life insurance industry in
Sri Lanka?**



**Newly
Married**



**Matured
Family**



AIA SaveSmart

The smartest way to save for any lifestyle!

**Early
Starters**



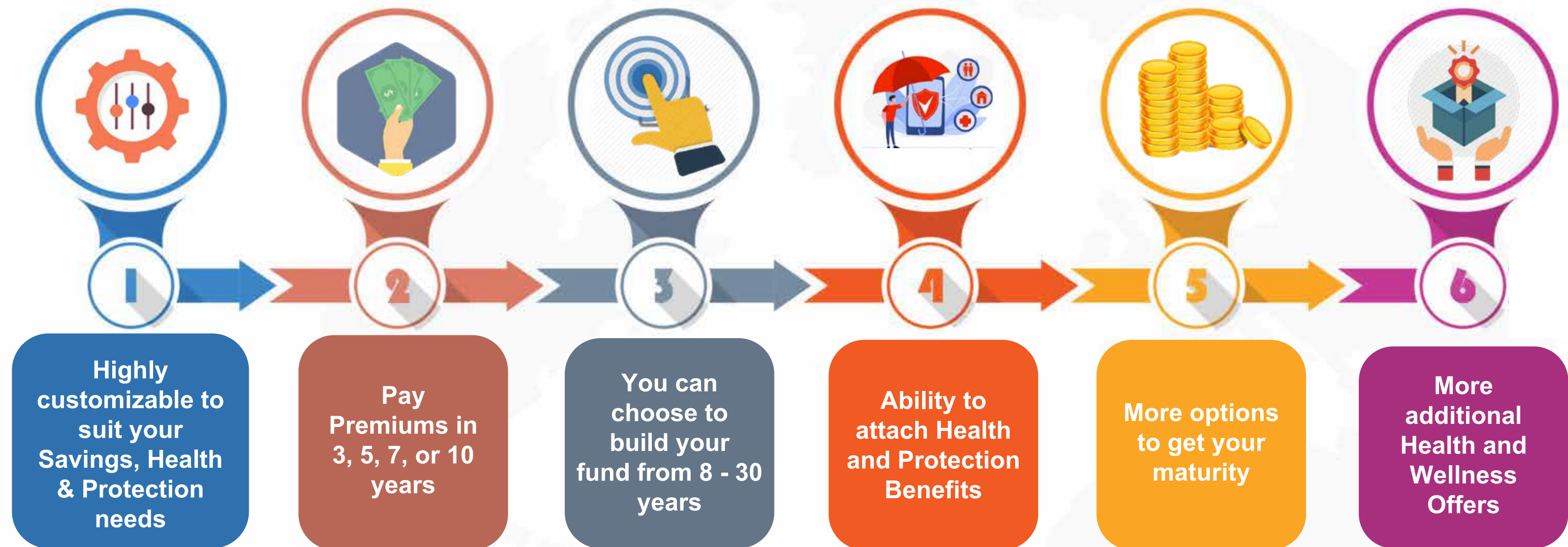
**Young
Families**



Retirees

AIA SaveSmart

The smartest way to save for any lifestyle!



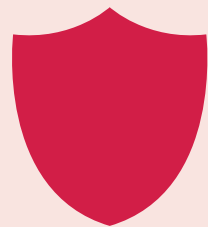
Create Your Customised AIA SaveSmart Plan Today!

1

Choose your compulsory Base Plan



Basic Premium*



Life Benefit
(Up to LKR. 50Mn)

2

Choose your Premium Paying Term and Policy Term

Premium Paying Term	Policy Term (You can choose any year in between)	
	Minimum Policy Term	Maximum Policy Term
3 Years	8 Years	30 Years
5 Years	8 Years	
7 Years	8 Years	
10 Years	11 Years	

3

Choose your Additional Benefits**

- Spouse Life Benefit
- Accidental Death Benefit (Main Life / Spouse)
- Critical Illness Benefit (Main Life / Spouse)
- Total Permanent Disability Benefit
- Premium Protection Benefit
- Family Income Benefit
- Health Passport Benefit
- Family Health Passport Benefit

Note: In case you have opted for Additional Benefits (except for Spouse Life Benefit), you need to continue paying the premiums for the selected Additional Benefits until the end of the Policy Term.

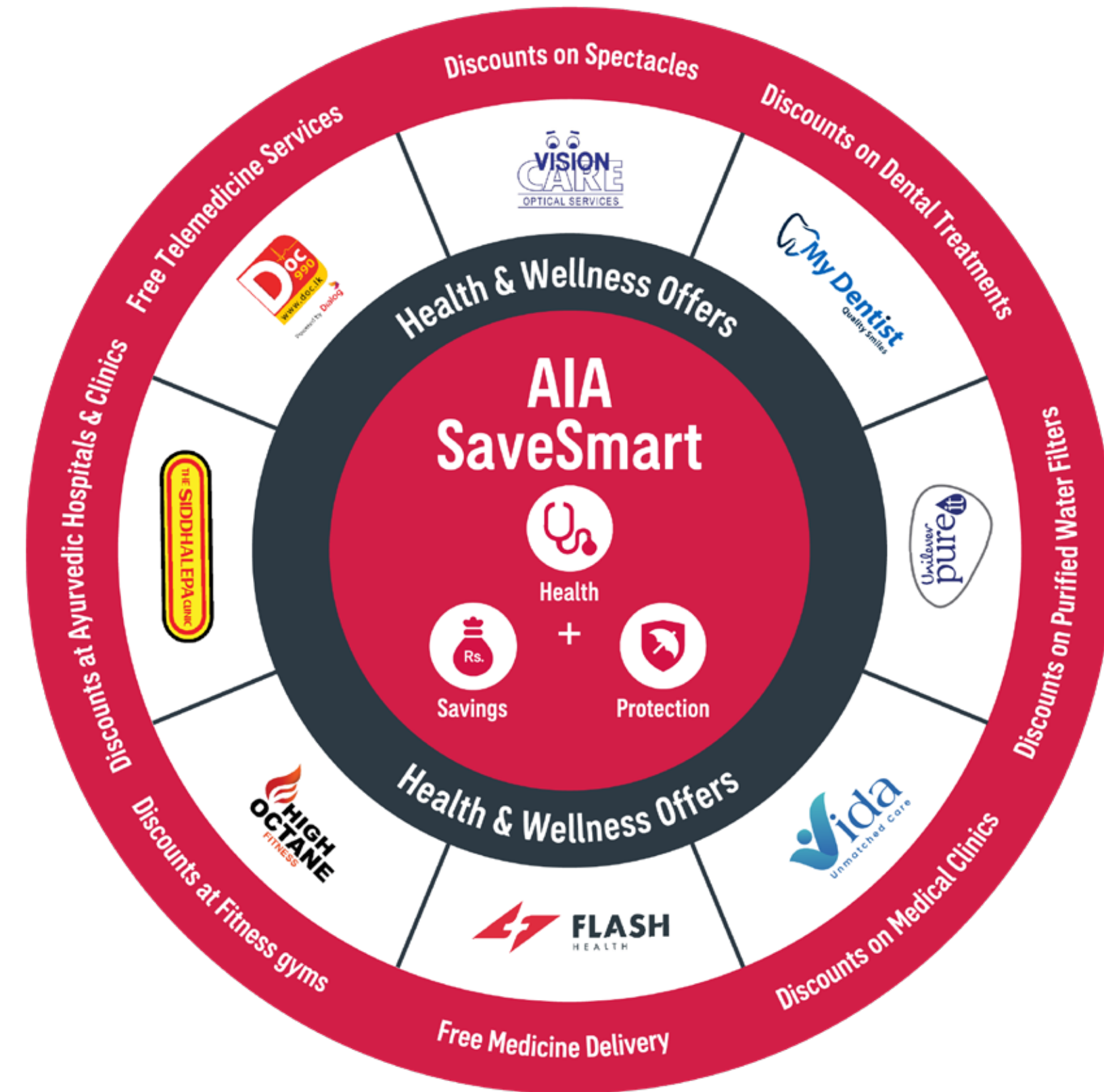
*Your Basic Premium will be credited to your investment account to build your fund.

**In order to attach Additional Benefits, the Policy Term should be 10 years and above.

Beyond Life Insurance

Not only a Savings Fund with protection and health benefits, AIA SaveSmart provides a range of value-added Health & Wellness offers that give you a comprehensive solution beyond Life Insurance.

Value-added services for the wellbeing of you and your loved ones



- Free unlimited online doctor consultations



- Up to 25% discounts at any Singer Branch



- Up to 15% discounts at Vida Medical Clinics (For AIA First Class customers only)



- Free unlimited online doctor consultations
- 1 Free medicine delivery per month and 30% discount from the 2nd delivery onwards
- 10% discount for home lab tests



- 12% discount on Spectacles/ Sunglasses
- Free eye screening test, basic hearing test and eye pressure test
- 15% discount on visual fitness assessment test



- 15% discount at My Dentist Clinics



- Up to 40% discounts at High Octane Fitness gyms



- Up to 20% discounts at Siddhalepa Ayurvedic Hospitals and Clinics

Terms & Conditions apply.

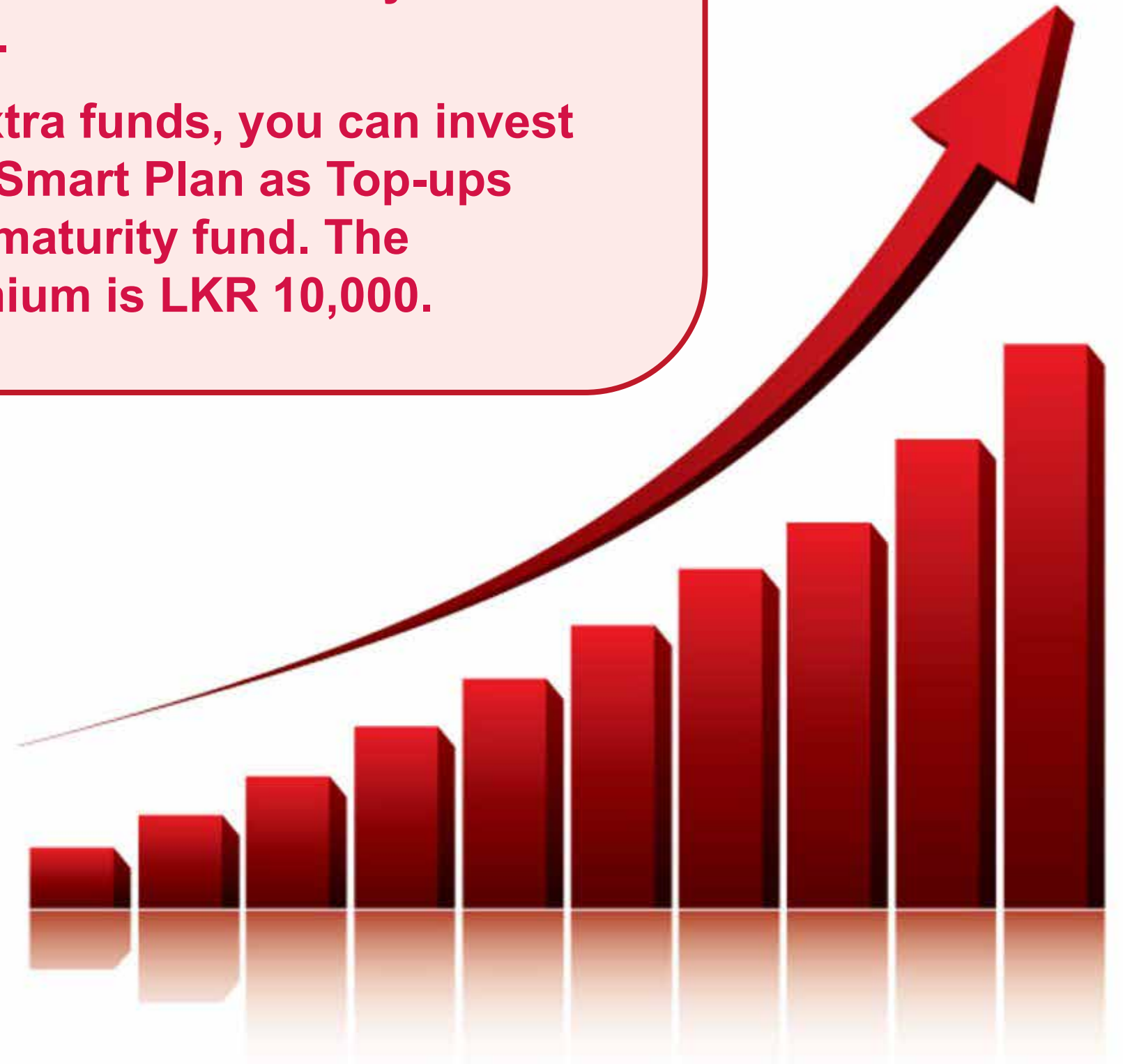
Note: All the additional value-added services offered are provided by third party service providers. AIA shall not be liable for the quality, accuracy or any other aspect of such services. AIA do not guarantee the continuance of such services and such services may be modified/ discontinued at any time without any prior notice or replacement. Such services shall be obtained by you at your sole discretion. You will be required to adhere to the terms and conditions that may be imposed on you by those service providers when you opt for these services. AIA shall not be liable for any loss, damage, cost or expense, whatsoever, suffered or incurred by you or any other person in connection with such services.

**How does AIA SaveSmart
build your
Savings Fund?**

Building Your Fund & Maturity Benefit



- You can choose to pay your premiums for a short term of 3, 5, 7 or 10 years and build your fund up to 30 years.
- Your fund will be enriched with **Annually Guaranteed Dividends**.
- Whenever you have extra funds, you can invest them in your **AIA SaveSmart Plan as Top-ups** which will boost your maturity fund. The minimum Top-up Premium is LKR 10,000.



Annually Guaranteed Dividends

AIA SaveSmart offers a unique Dividend system that ensures continuous growth of your fund each year. This can be either at the Declared Dividend Rate (net of charges) or the Annually Guaranteed Dividend Rate (net charges), whichever is higher.



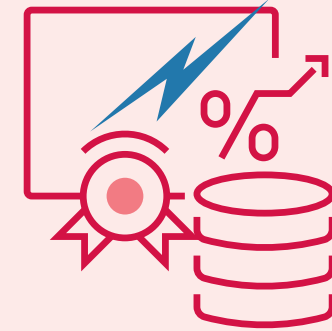
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Minimum Guaranteed Dividend Rate	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%	8%
Actual Declared Dividend Rate	9.62%	9.88%	9.55%	9.46%	9.63%	9.37%	9.99%	9.18%	8.47%	9.24%	10.76%	

The Minimum Annual Dividend Rate guaranteed for the year 2024 is 8%.

Please note that the Minimum Guaranteed Dividend Rate and the Actual Dividend Rate declared may vary based the expected yield of the Life Fund and this could be lower, higher or similar to the Dividend Rates declared in the past.

A Monthly Income enriched by Dividend Booster

If you opt to receive your Maturity Benefit as a Monthly Income, you can choose to receive a Monthly Income for a period of 5 to 30 years. The Dividend Booster feature will boost your Monthly Income by paying 30% more of the Annual Dividend Rate during the Monthly Income Period.



You can obtain your Maturity Benefit in 3 options,



A Lump Sum



A Monthly Income



Combination of both

How does **AIA SaveSmart** offer
you **Protection Benefits**?

Life Benefit

- ✓ If you unfortunately pass away, your loved ones will immediately receive the Life Benefit amount and the balance of the Savings Fund.
- ✓ If you have opted the Premium Protection Benefit, your loved ones will immediately receive the Life Benefit amount and AIA will pay the Total Premium (Premiums for Savings Fund & selected additional benefits) on your behalf and continue your policy.

Note: If the death occurs after the Premium Paying Term, AIA will pay the premiums for selected additional benefits and your loved ones are able to get the additional benefits until the end of the Policy Term.

- ✓ **Minimum Life Benefit - Based on the selected Annualized Savings Premium**

Annualized Savings Premium	Minimum Life Benefit Amount
If the Annualized Savings Premium is less than LKR 1Mn	5 times of Annualized Savings Premium
If the Annualized Savings Premium is equal or higher than LKR 1Mn	2 times of Annualized Savings Premium

- ✓ **Maximum Life Benefit – LKR 50Mn**



Spouse Life Benefit (Additional Benefit)

You can obtain Spouse Life Benefit for your Spouse as an Additional Benefit. If your Spouse unfortunately passes away, you will immediately receive the Spouse Life Benefit amount.

You only have to pay the premiums for the selected Premium Paying Term and your Spouse will be covered until the end of the Policy Term.

- ✓ Minimum Life Benefit – LKR 10,000
- ✓ Maximum Life Benefit – Equal to the Life Benefit of the Main Life





Accidental Death Benefit (Additional Benefit)

In the unfortunate event of death due to an accident, the beneficiaries will receive the selected Accidental Death Benefit amount in addition to the Life Benefit.

You can select the benefit amount starting from a minimum amount equal to the Life Benefit and up to a maximum of 2 times the Life Benefit.

Note: The maximum benefit amount which can be obtained will be limited to LKR 30 Mn.



Spouse Accidental Death Benefit (Additional Benefit)

You can also choose to protect your Spouse with the Spouse Accidental Death Benefit if you've chosen the Spouse Life Benefit.

In the unfortunate event of death of your Spouse due to an accident, you will receive the selected Spouse Accidental Death Benefit amount in addition to the Spouse Life Benefit.

You can select the benefit amount starting from a minimum amount equal to the Spouse Life Benefit and up to a maximum of 2 times the Spouse Life Benefit.

Note: The maximum benefit amount which can be obtained will be limited to LKR 30 Mn.



Permanent Disability Benefit (Additional Benefit)

Total Permanent Disability - If you become Totally Permanently Disabled due to an accident or sickness, you will receive the selected benefit amount.

Permanent Partial Disability - If you become Partially Permanently Disabled due to an accident, you will receive the benefit amount as illustrated on the table of benefits mentioned in the Policy Document.

You can select a cover amount that is a maximum of 2 times the Life Benefit amount and the minimum would be equal to the Life Benefit amount.

Note: The maximum Permanent Disability Benefit will be limited to the market limit of LKR 30 Mn

Family Income Benefit (Additional Benefit)

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.

Family Income Benefit at the start of the policy will be increased by 5% during each policy anniversary (on simple straight-line basis) until the monthly payment becomes payable.

You can decide the monthly income amount, starting from LKR 10,000 per month subject to a maximum of 2% of the Life Benefit.



Premium Protection Benefit (Additional Benefit)

In case of an unfortunate demise of you, or a Total Permanent Disability,

During the Premium Paying Term;

AIA will pay the Total Premium on your behalf (premiums for Life Benefit*, Savings Fund and selected Additional Benefits) and continue your policy until the end of the Policy Term. So, you or your loved ones can receive the Savings Fund at maturity and get the selected protection & health benefits until the end of the Policy Term.

*In the event of unfortunate death, AIA will pay the Total Premium excluding the Life Benefit Premium on your behalf.

After the Premium Paying Term;

AIA will pay the premiums for selected Additional Benefits (If opted) on your behalf until the end of the Policy Term.



**How does AIA SaveSmart offer
you Health Benefits?**

AIA Health Passport (Additional Benefit)

A global hospital expense coverage for you and your loved ones.

11 Benefit Amounts to choose from, depending on your health requirement and affordability, with covers up to LKR. 50 Mn.

Sri Lanka, India, Singapore, Thailand and Malaysia	Sri Lanka, India, Singapore, Thailand and Malaysia	Sri Lanka, India, Singapore, Thailand and Malaysia	Sri Lanka, India, Singapore, Thailand and Malaysia
250,000	500,000	1,000,000	2,000,000

Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada	Worldwide excluding US & Canada
3,000,000	5,000,000	10,000,000	20,000,000	30,000,000	40,000,000	50,000,000

You can cover your spouse, children & parents with AIA HEALTH PASSPORT through individual covers or a family cover.



AIA HEALTH PASSPORT – Key Benefits



11 Plans to select from



Ambulance Charges



Worldwide coverage on Hospitalisation Expenses up to 50 Mn



Coverage for Organ Donor



In- Patient coverage for room charges, consultation, medicine etc.



2 Deductible options



No Claim Privilege of 25% per year



1% per day for Non-Paying ward admissions



Coverage for Pre & Post Hospitalisation expenses



Coverage for Wellness



Coverage for Dental Treatments



Coverage for Maternity (Optional)



Coverage for Spouse, Children and Parents



Reinstatement Benef



Coverage for Hospital Admission Charges



Coverage for Ayurvedic Treatments

Critical Illness Benefit (Additional Benefit)

If you are diagnosed or have to undergo a surgery out of any one of the listed 22 critical illnesses / surgeries, the selected benefit amount will be paid to you. For more information on the listed 22 Critical Illnesses, please refer to the Policy Document.

- ✓ **Minimum Benefit Amount – LKR 100,000**
- ✓ **Maximum Benefit Amount – LKR 3,000,000**



Spouse Critical Illness Benefit

(Additional Benefit)

You also can choose Critical Illness Benefit for your spouse and this benefit can be obtained even without the Spouse Life Benefit.

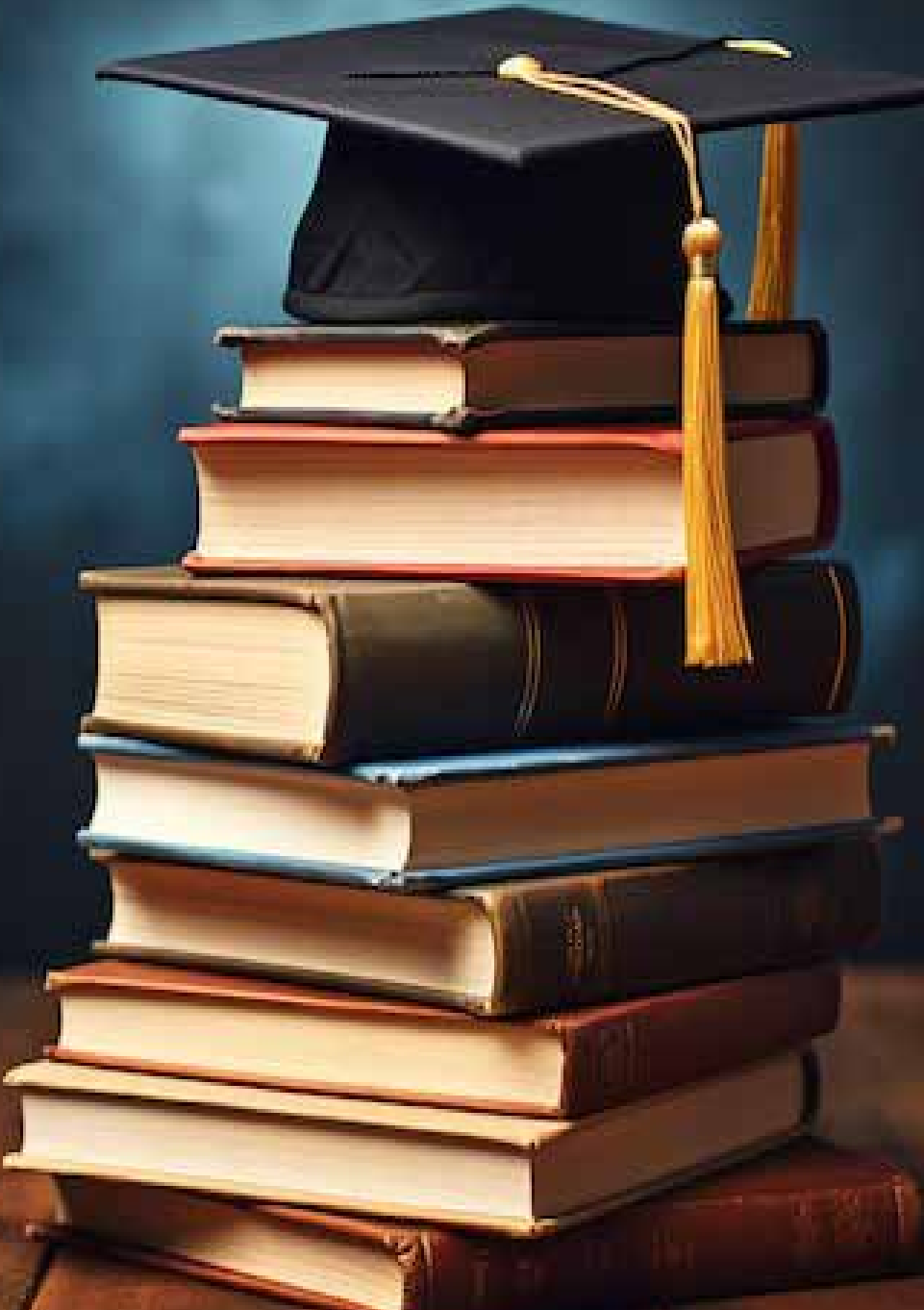
If your Spouse is diagnosed or have to undergo a surgery out of any one of the listed 22 critical illnesses / surgeries, the selected benefit amount will be paid to you. For more information on the listed 22 Critical Illnesses, please refer to the Policy Document.

- ✓ Minimum Benefit Amount – LKR 100,000**
- ✓ Maximum Benefit Amount – LKR 3,000,000**



Examples

How does AIA SaveSmart build your Child's Higher Education Fund?



Vihanga is 30 years old and purchased a AIA SaveSmart plan to build an 'Education Fund' for his one-year-old son's higher education when he turns 18 years.

Annual Basic Premium	LKR 250,000	Premium Paying Term	7 Years
Life Benefit	LKR 7,500,000	Policy Term	17 Years
Total Annual Premium	LKR 276,158	Premium Protection Benefit	Opted

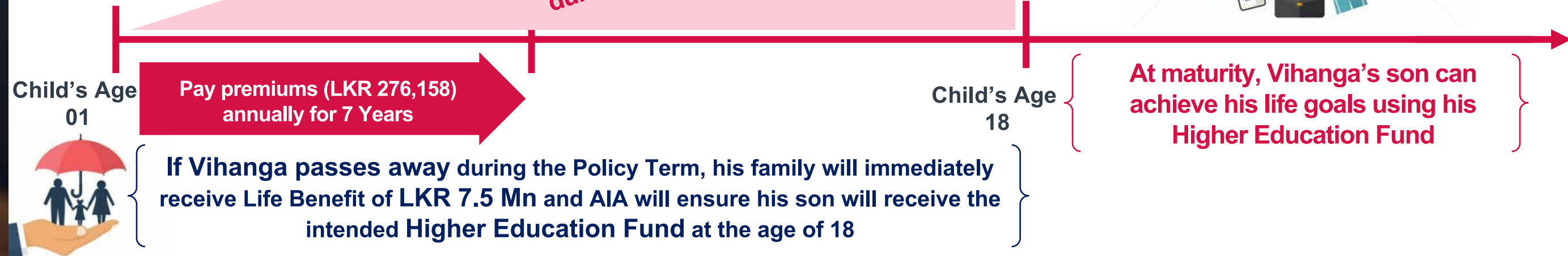
Illustrated Education Fund at 8% Assumed Dividend Rate*



LKR **4,163,224**



Vihanga's son's Higher Education Fund will grow with annually guaranteed dividends during the Policy Term (17 years)



*The Minimum Annual Dividend Rate guaranteed for the year 2024 is 8%. Please note that the Minimum Guaranteed Dividend Rate and the Actual Dividend Rate declared may vary based the expected yield of the Life Fund and this could be lower, higher or similar to the Dividend Rates declared in the past.

Out of total value-added offers, following are the most suitable benefits for Vihanga and his family to ensure his health and wellbeing are well looked after whilst building the Higher Education Fund



Free Telemedicine / Medicine Delivery



Free Telemedicine



Discounts on Dental Treatments



Discounts on Spectacles / Sunglasses



Discounts on Gym Partners



Discounts on Water Filters

How does Vihanga and can take care of his family's health & wellbeing with below Health & Wellness offers whilst building his son's Higher Education Fund with AIA SaveSmart?



Free Telemedicine

Vihanga can have online consultations with the pediatrician for his son via Flash Health App



Island-wide Medicine Delivery

Vihanga can get his son's medicines & vitamins delivered to his doorstep via Flash Health App (1 Free delivery per month & 30% discount for 2nd delivery onwards)



Discounts on Spectacles / Sunglasses

Vihanga can enjoy up to 12% of discounts for his son's Spectacles at Island-wide Vision Care Branches (Vihanga can also get free hearing tests and eye screening tests for his son)



Discounts Dental Treatments

Vihanga can ensure his son's dental wellness through required treatments and surgeries at My Dentist branches with up to 15% Discounts.



Discounts on Water Filters

Vihanga can ensure the purity and safety of his & his family's drinking water and maintain a healthy lifestyle (Up to 25% discounts)



Education Fund



LKR 4,163,224

Terms and conditions apply

Note: With respect to the value-added services offered herein provided through external partners or third-party service providers, AIA shall not be responsible for the quality, or any other aspects of such value-added services and AIA reserves the right to modify, suspend or discontinue any and all of such value-added services at any time without recourse. Customers are advised to use their discretion in making use of these services.

Anuradha is 35 years old and he is concerned about his & his wife's financial stability during the retirement. Anuradha purchased a AIA SaveSmart plan to build his Pensions Fund.

Annual Basic Premium	LKR 300,000	Premium Paying Term	10 Years
Life Benefit	LKR 9,000,000	Policy Term	20 Years
Total Annual Premium	LKR 331,500		

Illustrated Pensions Fund at 8% Assumed Dividend Rate*



LKR 7,293,575



Anuradha's Pensions Fund will grow with annually guaranteed dividends during the Policy Term (20 years)



Age 35

Pay premiums (LKR 331,500) annually for 10 Years

Age 55

At maturity, Anuradha can live his retirement life to the fullest with his wife and enjoy the golden years of their lives

If Anuradha passes away during the Policy Term, his family will immediately receive Life Benefit of LKR 9 Mn along with the available balance of the Pensions Fund

*The Minimum Annual Dividend Rate guaranteed for the year 2024 is 8%. Please note that the Minimum Guaranteed Dividend Rate and the Actual Dividend Rate declared may vary based the expected yield of the Life Fund and this could be lower, higher or similar to the Dividend Rates declared in the past.

Out of total value-added offers, following are the most suitable benefits for Anuradha and his wife to ensure their health and wellbeing are well looked after whilst building the Pensions Fund



Free Telemedicine / Medicine Delivery



Telemedicine



Discounts on Dental Treatments



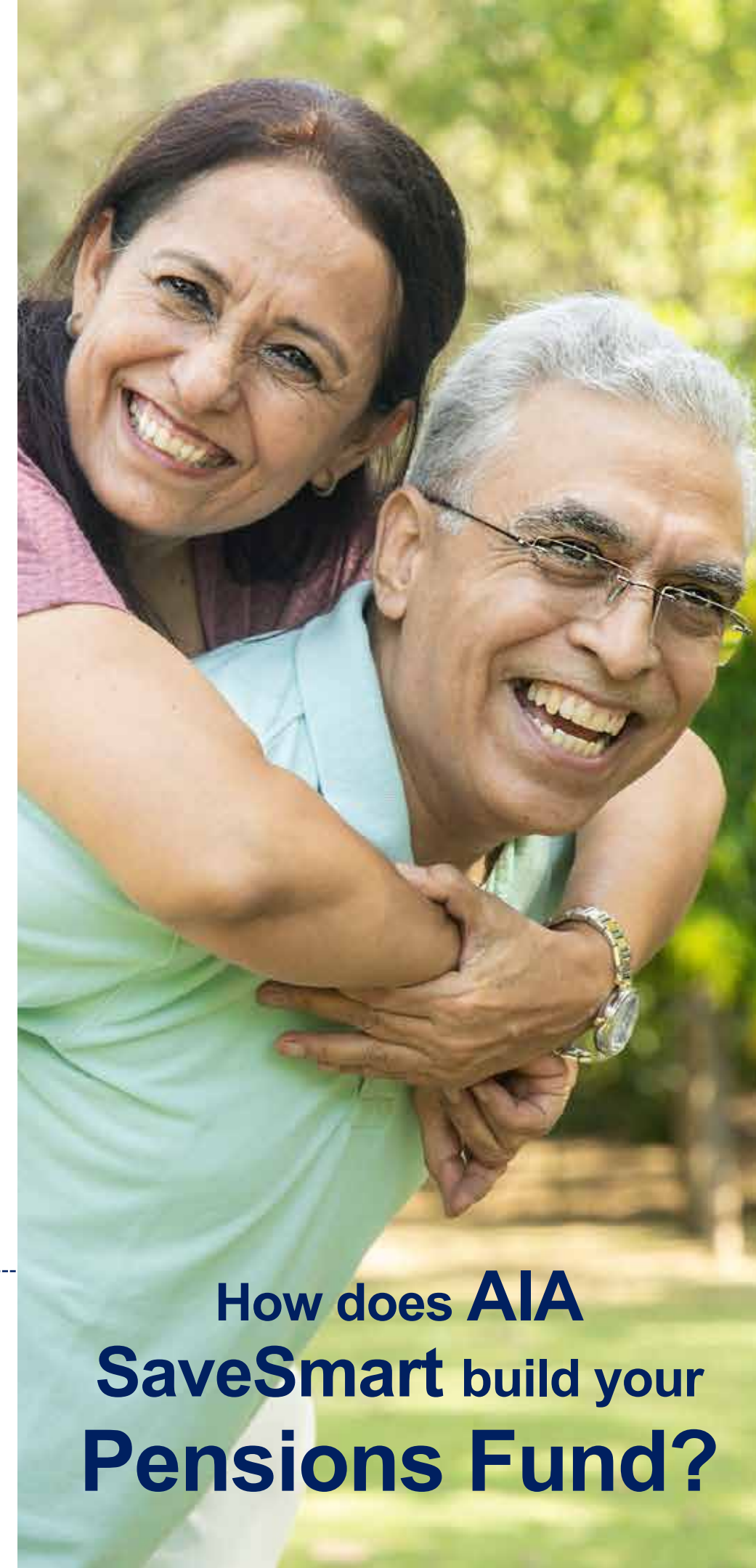
Discounts on Spectacles / Sunglasses



Discounts on Gym Partners



Discounts on Water Filters



How does AIA SaveSmart build your Pensions Fund?

How does Anuradha and his wife can take care of their health & wellbeing with below Health & Wellness offers whilst building Anuradha's Pensions Fund with AIA SaveSmart?



Free Telemedicine

Anuradha can have online consultations with his doctor / specialist for himself and his family via Flash Health App

Island-wide Medicine Delivery

Anuradha can get his and his family's medicines delivered to his doorstep via Flash Health App (1 Free delivery per month & 30% discount for 2nd delivery onwards)

Discounts on Spectacles / Sunglasses

Anuradha can enjoy up to 12% of discounts for Spectacles & Sunglasses at Island-wide Vision Care Branches (Anuradha can also get free hearing tests and eye screening tests)

Discounts Dental Treatments

Anuradha can ensure his & his family's any dental treatments and surgeries at My Dentist branches with up to 15% Discounts.

Discounts Gym Partners

Anuradha can take care of his fitness / wellness via High Octane Gyms (Up to 40% discounts)

Discounts on Water Filters

Anuradha can ensure the purity and safety of his & his family's drinking water and maintain a healthy lifestyle. (Up to 25% discounts)

Pensions Fund



LKR 7,293,575

Terms and conditions apply

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How does AIA SaveSmart build your Health Fund?



Malik is a 45 years old and he wants to build a 'Health Fund' for his health expenses during his retirement. He purchases his AIA SaveSmart plan as below:

Annual Basic Premium	LKR 200,000	Premium Paying Term	5 Years
Life Benefit	LKR 5,000,000	Policy Term	15 Years
Total Annual Premium	LKR 286,050		



Illustrated Health Fund at 8% Assumed Dividend Rate*

LKR 2,189,484



Age 45
Pay premiums (LKR 286,050) annually for 5 Years

Age 50

Age 60

At maturity, Malik can use his Health Fund for his medical expenses during his retirement



If Malik passes away during the Policy Term, his family will immediately receive Life Benefit of LKR 9 Mn along with the available balance of the Pensions Fund

*The Minimum Annual Dividend Rate guaranteed for the year 2024 is 8%. Please note that the Minimum Guaranteed Dividend Rate and the Actual Dividend Rate declared may vary based the expected yield of the Life Fund and this could be lower, higher or similar to the Dividend Rates declared in the past.

Out of total value-added offers, following are the most suitable benefits for Malik to ensure his health and wellbeing are well looked after whilst building Malik's Health Fund



Free Telemedicine / Medicine Delivery



Telemedicine



Discounts on Dental Treatments



Discounts on Spectacles / Sunglasses



Discounts on Gym Partners



Discounts on Water Filters

How does Malik and his wife can take care of their health & wellbeing with below Health & Wellness offers whilst building Malik's Health Fund with AIA SaveSmart?



Free Telemedicine

Malik can have online consultations with his doctor / specialist for himself and his family via Flash Health App

Island-wide Medicine Delivery

Malik can get his and his family's medicines delivered to his doorstep via Flash Health App (1 Free delivery per month & 30% discount for 2nd delivery onwards)

Discounts on Spectacles / Sunglasses

Malik can enjoy up to 12% of discounts for Spectacles & Sunglasses at Island-wide Vision Care Branches (Malik can also get free hearing tests and eye screening tests)

Discounts Dental Treatments

Malik can ensure his & his family's any dental treatments and surgeries at My Dentist branches with up to 15% Discounts.

Discounts Gym Partners

Malik can take care of his fitness / wellness via High Octane Gyms (Up to 40% discounts)

Discounts on Water Filters

Malik can ensure the purity and safety of his & his family's drinking water and maintain a healthy lifestyle. (Up to 25% discounts)

Health Fund



LKR 2,189,484

Terms and conditions apply

Note: With respect to the value-added services offered herein provided through external partners or third-party service providers, AIA shall not be responsible for the quality, or any other aspects of such value-added services and AIA reserves the right to modify, suspend or discontinue any and all of such value-added services at any time without recourse. Customers are advised to use their discretion in making use of these services.

Other Information

Other Product Information

Age Limits

Minimum Entry Age (Age at next birthday)	19 Years
Maximum Entry Age (Age at next birthday)	68 Years
Maximum Cover Ceasing Age (Age at next birthday)	76 Years

Terms

Policy Term	8 – 30 Years
Premium Paying Term	3 Years 5 Years 7 Years 10 Years

Premium Paying Mode

3 Pay/ 5 Pay	Annual
7 Pay/ 10 Pay	Annual, Half Yearly, Quarterly and Monthly

Minimum Annualised Basic Premium

3 Pay	LKR. 300,000
5 Pay/ 7 Pay/ 10 Pay	LKR. 144,000

Applicable Charges

Allocation Charges

An Allocation Charge will be applied to your Basic Premium, and the balance will be credited to your investment account. The applicable Allocation Charge will depend on the Premium Paying Term and the Premium Paying Mode you have chosen. For more information, please refer to the Policy Document.

Fund Management Charge

0.75% per annum will be charged on the investment account balance throughout the Policy Term as well as the Monthly Income Receiving Period.

Surrender Penalty

If the Policy Term is equal or less than 10 Years

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

If the Policy Term is more than 10 Years

Policy Year	1 st	2 nd	3 rd	4 th to 10 th	11 th Policy Year onwards
Surrender Penalty	100%	100%	100%	100% to 0%	0%

Note: Above surrender penalty percentage will be charged from the balance of your Investment Account at the time of Policy Surrender.

Loyalty Rewards

Loyalty Rewards up to 140% of your Annualised Basic Premium will be added to your fund at the end of the Policy Term (depending on the Policy Term, Premium Paying Term and Premium Payment Mode you choose). This will increase your Savings Fund even further.

3 Pay

Policy Term (Years)	Premium Paying Mode
	Annual
8 - 9	70%
10	100%
11 - 12	130%
13 - 30	140%

5 Pay

Policy Term (Years)	Premium Paying Mode
	Annual
8 - 9	70%
10	100%
11 - 12	130%
13 - 30	140%

7 Pay

Policy Term (Years)	Premium Paying Mode			
	Annual	Half Yearly	Quarterly	Monthly
8 - 9	70%	65%	60%	50%
10	100%	90%	80%	75%
11 - 12	130%	120%	110%	100%
13 - 30	140%	120%	110%	100%

10 Pay

Policy Term (Years)	Premium Paying Mode			
	Annual	Half Yearly	Quarterly	Monthly
11 - 12	130%	120%	110%	100%
13 - 30	140%	120%	110%	100%

Thank You!