

CEYLINCO LIFE®

Extra Benefits

For a nominal additional premium, you may add the following extra benefits, which will further strengthen the value of your policy.

- Ceylinco Life Family Protection Benefit -Enhances your life cover
- Ceylinco Life Yugadivi Benefit -Add your spouse to your policy
- Ceylinco Life Family Digasiri Plus Benefit -Cover for 36 critical illnesses
- Ceylinco Life Jeewa Yathra Benefit -Total and permanent disability cover
- Ceylinco Life Hospital Cash Plus Benefit -Daily hospitalisation cover
- Ceylinco Life Major Surgery Plus Benefit -Cover for 526 major surgeries
- Ceylinco Life Extra Cover Benefit -Extra coverage for cancer
- Ceylinco Life Family Income Benefit -Provides an annual payment for 10 years

For more information call **(011) 2461461** or log on to www.ceylincolife.com



There's more to life ...



Ceylinco Life Rewards



Ceylinco Life Pranama Scholarships

A special scholarship scheme right up to university for children of our policyholders who achieve the highest academic results district-wise in the Year 5 Scholarship exams, G.C.E. Ordinary Level, G.C.E. Advanced Level and highest performance in sports at National Level.



Ceylinco Life Family Savari

The biggest reward scheme for Ceylinco Life policyholders. Lucky policyholders stand a chance to win overseas trips for the entire family and family outings at theme parks in Sri Lanka.

CEYLINCO LIFE®



A Relationship For Life™ A Relationship For Life™



There's more to life ...

You can look back at your life so far and be proud. Years of hard work have given you a steady income. You are living comfortably, and your dependants have been provided with the best.

While you have reached an enviable point in your life, Ceylinco Life Supreme can add more to it. There are so many ways in which you can improve your life; new aspirations, new experiences, and new ways to bring comfort and luxury to your life. Make the most of these opportunities while your family is young and you are able.

Aspire for a supreme life by investing in a Ceylinco Life Supreme policy, the most rewarding Ceylinco Life policy yet, with

- 1. Regular lump sum payments
- 2. High return at maturity
- 3. Comprehensive life cover

Ceylinco Life Supreme is an insurance policy and an investment all rolled into one rewarding policy. As an investment, it gives you a financial boost every 4 years, and as an insurance policy, it safeguards the future of your loved ones. Without risking the insurance assured for your family, you can use the periodic payments to do more with your life.

How does it work?

Once you obtain a Ceylinco Life Supreme policy with basic cover for a specified period, you will receive lump sum payments every 4 years along with the full policy value at maturity, without deductions of the periodic payments.

Who is eligible for this policy?

If you are a male between 18 and 58 years of age, you can signup for a Ceylinco Life Supreme policy for a period of 12, 16, 20 or 24 years.

Regular Lump Sum Payments

For example, if you are 30 years old, and you obtain a Ceylinco Life Supreme policy for a basic cover of Rs. 500,000/- for 20 years, you will receive generous periodic payments of Rs. 60,000/- every four years.

Term	Periodic Payment (At the end)	As a % of the Sum Assured
12 years	4th year 8th year 12th year	20% 20% Basic sum assured or accumulation fund, whichever is higher
16 years	4th year 8th year 12th year 16th year	15% 15% 15% Basic sum assured or accumulation fund, whichever is higher
20 years	4th year 8th year 12th year 16th year 20th year	12% 12% 12% 12% Basic sum assured or accumulation fund, whichever is higher
24 years	4th year 8th year 12th year 16th year 20th year 24th year	10% 10% 10% 10% 10% Basic sum assured or accumulation fund, whichever is higher

High Return at Maturity

Not only do you get generous lump sum payments at the end of every 4 years, you also get the full policy value, basic sum assured or accumulation fund (whichever is higher at maturity), without deductions of the lump sum payments.

Your premium will be invested in an individual account which will yield dividends. The dividend will then be compounded annually, thereby enhancing the value of your investment account which could be more than the basic sum assured.

Example:

At maturity in the 20 th year, the balance lying in your accumulation fund for a Rs. 500,000/- sum assured policy

Illustrated maturity benefit assuming a dividend rate of 7% per annum: Rs. 950,000/-

Illustrated maturity benefit assuming a dividend rate of 9% per annum: Rs. 1,180,000/-

(This is an illustration only)

Comprehensive Life Cover

In the unfortunate event of your demise, your dependants are guaranteed the sum assured or accumulation fund, whichever is higher, irrespective of the periodic payments

