

Can you receive Ceylinco Life rewards with Ceylinco Life Advance Payment?

Ceylinco Life policyholders are entitled to various benefits under the Ceylinco Life rewards scheme. These benefits range from educational scholarships for children of policyholders to overseas family tours to countries like China and Singapore, excursions to theme parks such as Leisure World and special bonuses. Ceylinco Life will offer these benefits from time to time.

Give your family the very best

So why wait any longer? It's time your family got more out of life. They deserve the best and now the Ceylinco Life Advance Payment Policy makes it possible for you to give them the best in life. Just call (011) 2461461 to provide your family the most secure future.

(This brochure is for information only. This is not a contract of insurance. The precise terms and conditions will be detailed in the policy document)



For more information call (011) 2461461 or visit your nearest Ceylinco Life branch.



The policy that helps you to meet your financial commitments

CEYLINCO LIFE®

A Relationship For Life™



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A Relationship For Life™



Why do you need life insurance?

Like all loving fathers, you want to give your family everything the world has to offer because they deserve the best. You want to provide them with every single need, and buy them everything that will make them happy so that you can enjoy life together. You want to share your dreams for the future with your family. But the future is uncertain and an accident could shatter your dreams forever. How will you cover the financial needs of your family then? This is why life insurance is important.

About Ceylinco Life Advance Payment

The Ceylinco Life Advance Payment Policy is unique because it gives you the benefit of planning for your future's short and long-term financial requirements, while providing complete protection for your loved ones. This special policy has been designed in a way that it pays you a pre-arranged percentage of your basic sum assured, at an agreed time frame, periodically. You may need cash for your child's first day at school, high school needs, higher studies or even marriage. For all these, you can plan ahead with a Ceylinco Life Advance Payment Policy. You can decide on a policy period to suit your financial requirements. You can calculate and know exactly how much you will receive as advance payments as well as the sum you will receive at the end of the term. The biggest benefit of this policy is that in the case of your sudden demise, Ceylinco Life will pay the total sum assured irrespective of the advance payments already paid. So, you and your loved ones will benefit in two ways while receiving the best life cover.



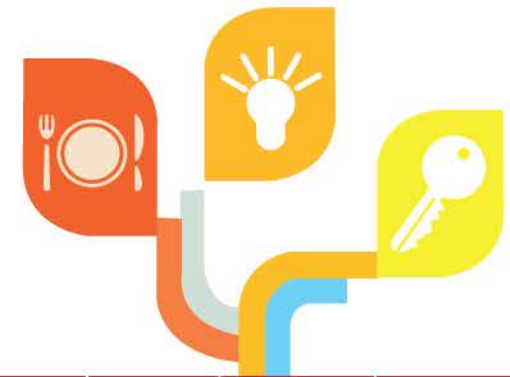
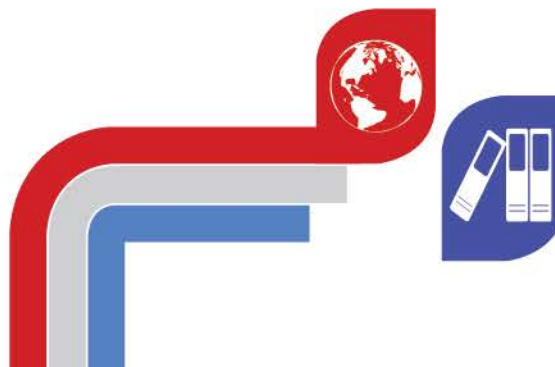
How does this work?

This innovative and multifaceted policy is for both protection and an investment. If you are between 18 and 60 years of age, you can take out a policy for 10, 15, 20 or 25 years. At regular intervals, you will receive Ceylinco Life Advance Payments that will help you provide for your family's financial needs. At maturity, you will receive the balance payment plus bonuses.

What's more, in the sudden and unfortunate event of your demise, the Ceylinco Life Advance Payment Policy will provide full protection for your family, to meet their future financial needs. Your loved ones will receive the value of the basic sum assured with no deductions to the advance payments already made.

Please refer this example:

Let's suppose that you are 30 years old. If you assure a basic cover of Rs. 500,000/-, for a term given in the chart, you get a Ceylinco Life Advance Payment periodically (see chart) till the policy reaches maturity. At the end of the term, you will receive the balance of the sum assured with bonuses accumulated over the policy period.



Term	Advance Payment	As a % of Sum Assured	Actual Rupee Value (Rs.)
10 years	3rd year	20%	100,000
	7th year	25%	125,000
	10th year	55% + bonus	275,000 + bonus
15 years	4th year	20%	100,000
	10th year	25%	125,000
	15th year	55% + bonus	275,000 + bonus
20 years	4th year	15%	75,000
	10th year	20%	100,000
	15th year	20%	100,000
	20th year	45% + bonus	225,000 + bonus
25 years	5th year	15%	75,000
	10th year	20%	100,000
	15th year	20%	100,000
	20th year	20%	100,000
	25th year	25% + bonus	125,000 + bonus

Optional benefits that can enhance your Advance Payment Insurance Policy

- Ceylinco Life Yugadivi
- Ceylinco Life Family Protection Benefit
- Ceylinco Life Family Digasiri
- Ceylinco Life Jeewa Yathra
- Ceylinco Life Family Hospital Cash
- Ceylinco Life Major Surgery
- Ceylinco Life Extra Cover
- Ceylinco Life Family Income Benefit