



**CEYLINCO
LIFE®**

**Future
Saver**

What will happen next?

Whatever happens, you are future-ready with Ceylinco Life Future Saver. This exclusive plan is your smartest path to a life of prosperity and peace of mind.

Future Saver helps you build an ample wealth fund, continuously boosted with generous returns, to achieve your future goals. It provides strong life protection to secure your loved ones against uncertainties.

Most uniquely, Future Saver delivers these invaluable long-term benefits without long-term costs. It requires you to save diligently, but only for a short period when your financial stability is at its peak.

CEYLINCO LIFE®



A Relationship For Life™

Ceylinco Life Insurance Limited, Ceylinco Life Tower, 106, Havelock Road, Colombo 5
Co. Reg. No. PB5183 Tel: (011) 2 461 461 Email: service@ceylife.lk Web: www.ceylincolife.com

What does Ceylinco Life Future Saver offer?



Long Term Protection for a Short Term Commitment

You only need to pay premiums for either 5 years or 10 years to remain protected for 10, 15, 20 or 25 years, based on your personal choice.



Growing Wealth Fund ensuring an Attractive Lump Sum at the Maturity

Future Saver ensures a growing wealth accumulation fund, which is built on monthly dividend rates declared by the company for the basic premium paid by you. This wealth fund component will enable you to develop an attractive fund at maturity to achieve your future goals such as retirement, children's education or to achieve any other material success.

You can decide your own contribution (ie. basic premium) to the wealth fund and start developing the fund monthly, quarterly, bi-annually or annually for the agreed premium paying period.



Life Protection Benefit

You will receive a life insurance cover with an affordable premium that ensures a promising tomorrow for your loved ones in the case of your unfortunate demise.



Premium Assurance Benefit

In the unfortunate event of death, Ceylinco Life will continue the payment of basic premium for your wealth fund until the end of the premium paying term and will build the fund during your absence for your loved ones. In the event of total and permanent disability, the company will continue the payment of basic premium as well as the premium for the life cover until the end of the premium paying term.



Loyalty Rewards

Paying premiums on time demonstrates your continuous financial commitment. This is recognized through loyalty rewards, which are added to your wealth fund at specified intervals during the policy term. It's another way you'll obtain an attractive wealth fund at maturity. However, if you fail to pay premiums within 180 days from the date of lapse, you will lose all future loyalty rewards. This will result in a reduction of 50% - 80% from your return at maturity.



Lifeline Payouts Benefit

If you need to maintain an emergency fund for your future needs (medical, retirement etc), you can keep growing the wealth fund even after the policy matures, for up to another 20 years. If you choose the lifeline payout benefit at maturity without obtaining the maturity value, the company will allow unlimited post-withdrawals for the extended period. You can utilize these funds whenever you need them the most for any life emergency. The company continues to credit the dividends to your fund during this period.

Additional Benefits

- Ability to add Supplementary Benefit Riders**
 Based on your discretion, the plan allows you to choose the following short-term premium paying supplementary benefit riders to multiply your protection benefits for life.
 - Accidental Death Benefit
 - Total and Permanent Disability Benefit
 - Critical Illness Benefit
 - Covers for your spouse and children
- Withdrawal Benefit**
 After the third policy year, you are entitled to withdraw up to 10% of the wealth fund, two times during the policy term, in case any emergency occurs.
- Special Rewards for Ceylinco Life Policyholders**
 You are further entitled to various special rewards schemes of Ceylinco Life such as Pranama Scholarships and Family Savari.

How will your wealth fund grow ?

Your wealth fund is carefully managed by professional investment managers who will ensure that your wealth fund grows each month, while ensuring an attractive maturity at the end.

Example of the wealth fund maturity benefit:

Age: 35 years Premium Paying Term: 5 years
 Policy Term: 20 years Premium Paying Mode: Annual

Annual Basic Premium for Wealth Fund	Total Loyalty Rewards (Rs.)	Return at the end of 20 years after paying all due premiums (Rs.) (Maturity Value + Loyalty Rewards)		
		4%	7%	10%
200,000	1,350,000	2,846,583	3,931,057	5,621,244
500,000	3,375,000	7,149,234	9,869,384	14,107,282
1,000,000	6,750,000	14,320,318	19,766,596	28,250,678

Above is only an illustration based on assumed dividend rates of 4% p.a, 7% p.a. and 10% p.a., after all management charges and assuming all premiums are paid on the respective due dates. Further, the above assumed dividend rates are not guaranteed and are subject to fluctuations in prevailing market conditions. The actual maturity benefit paid by the Company will depend on the actual dividend rates declared. The illustrated values above will change based on the premium payment mode selected (i.e. half yearly, quarterly or monthly).

Example of the Protection Benefit:

In-built Protection Benefits	Description
Life Cover	Basic Sum Assured + Family Protection Benefit (The amount of cover can be decided by the life assured)
Premium Assurance Benefit (PAB)	The payment of premiums will be waived off in the event of death or total permanent disability of the main life assured, and the building of the wealth fund will be continued till maturity.

How do you obtain this plan?

To find out more details on Ceylinco Life Future Saver, call us on 011-2461461 or visit your nearest Ceylinco Life branch.

**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. Conditions apply.*



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