*Example*

If a 30-year-old obtains a plan with a basic sum assured of Rs. 500,000/-for 15 years,

His/Her monthly premium would be around Rs. 7,970/-*

Total premium paid at the end of the term = Rs. 1,434,600/-
Sum Assured = Rs. 500,000/-

Guaranteed Maturity Benefit = Rs. 500,000 + Rs. 1,434,600/-
**= Rs. 1,934,600/-**

In addition to the above benefits, you will also be eligible for unique Rewards provided by Ceylinco Life such as Family Savari and Pranama Scholarships.

## How do you obtain this plan?

Simply contact your sales officer or call us on 011 2461 461 for us to send one of our representatives to tailor make this plan for you. You may also visit www.ceylincolife.com for more details.

Ceylinco Life Smart Protection. The smartest plan to protect your loved ones' future.

* Above Premium may change subject to underwriting.



**CEYLINCO LIFE®**
SMART PROTECTION

FULL PREMIUM REFUND

COMPREHENSIVE PROTECTION

GUARANTEED HIGHER RETURN!

LIFE INSURANCE COVER WHICH INCREASES EVERY YEAR

**CEYLINCO LIFE®**
SMART PROTECTION

## THE SMART INVESTMENT
### FOR YOUR FUTURE, THAT REFUNDS THE PREMIUM YOU PAID AND GIVES MUCH MORE

**CEYLINCO LIFE®**
A Relationship For Life™

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A Relationship For Life™

# CEYLINCO LIFE SMART PROTECTION

Ceylinco Life introduces yet another innovative product to the life insurance industry, Smart Protection. A life insurance policy unlike any other in the market, which gives you

- A refund of the total premiums you paid!

- A comprehensive life cover which is 8 times the sum assured!

- A life cover which also increases by 2.5% annually!

- A GUARANTEED higher return at maturity! (Refund of the premiums paid plus the sum assured paid at maturity)

- An option for long term savings!

## HOW DOES CEYLINCO LIFE SMART PROTECTION WORK?

## Unmatched Protection

The importance of providing protection for your loved ones is utmost. Smart protection gives priority to this need and provides unmatched protection for your loved ones. 8 times the sum assured is paid as the life insurance cover. The life insurance cover also increases by 2.5% every year. (on simple straightline basis)

*Example*

*If you obtain a plan with a basic sum assured of Rs. 500,000/- for a term of 10 years, the life insurance cover entitlement during each policy year would be as follows;*

| Policy Year | Life insurance cover (Rs.) with a 2.5% Increase |
|:---:|:---:|
| 1 | 4,000,000 |
| 2 | 4,100,000 |
| 3 | 4,200,000 |
| 4 | 4,300,000 |
| 5 | 4,400,000 |
| 6 | 4,500,000 |
| 7 | 4,600,000 |
| 8 | 4,700,000 |
| 9 | 4,800,000 |
| 10 | 4,900,000 |

As per the above illustration, in case of your unfortunate demise during the 6th policy year the benefit your loved ones would receive would be **Rs. 4,500,000/-**

## GUARANTEED Higher Return at Maturity

Smart protection is not just a Life insurance but also a smart investment because a higher return is guaranteed at maturity. Through Smart Protection all premiums paid are given back to you at maturity along with the sum assured.