

4. Optional Add-on 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 - The option of adding your spouse to your policy
- Ceylinco Life Family Digasiri Plus Benefit - 36 critical illnesses cover
- Ceylinco Life Jeewa Yathra Benefit - Total and permanent disability Benefit
- Ceylinco Life Hospital Cash Plus Benefit - Daily hospitalization cover
- Ceylinco Life Major Surgery Plus Benefit - 526 major surgery cover
- Ceylinco Life Extra Cover Benefit - Extra coverage for Cancer
- Ceylinco Life Family Income Benefit - Provides an annual payment for 10 years.

To save and care for your loved ones with a Ceylinco Life Saubhagya policy, call your insurance advisor, or the Ceylinco Life Call Centre on (011) 2461461.



**A woman plays
many roles in her life**

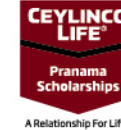
**that's why she needs that
extra protection**

CEYLINCO LIFE®

A Relationship For Life™



Ceylinco Life Rewards



Ceylinco Life Pranama Scholarships

A special scholarship scheme right upto 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.

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Saubhagya, as special as those it is for.
Investment-oriented life policy specially for women.

Whether you are a dutiful daughter, a loving mother, a busy provider, or indeed, all of the above, the odds are that as a woman your life is one of sacrifices. Ceylinco Life helps you save up for tomorrow, help care for your needs, while also putting aside a saving for your future.

Saubhagya is an investment-oriented life policy which gives you periodical lump sum payments, every 4 years. Not only does it provide for your families' financial needs, it also safeguards your loved ones' future and serves as an investment.

Who is eligible for this policy

If you are a woman aged between 18 and 58 years, you can sign-up for a Saubhagya policy, for a period of 12, 16, 20 or 24 years.

What is unique about Ceylinco Life Saubhagya?

1. Periodical Lump Sum Payments

The policy lets you collect advances from the sum assured, that will help you provide for your family's financial needs.

For example, you may need advances when your child is admitted to school, when your children need higher studies or for their weddings. Depending on the term of the policy, you can also choose to receive the lump sum payments at regular intervals. It's up to you.

How it works

For example, if you are 30 years old, and you obtain a Saubhagya policy for a basic cover of Rs. 500,000/- for 20 years, you would get generous periodic payments of Rs. 60,000/- every four years.

Term	Periodic Payment (End of)	As a % of the Sum Assured
12 years	4th year	20%
	8th year	20%
	12th year	Basic Sum Assured or Accumulation fund whichever is higher
16 years	4th year	15%
	8th year	15%
	12th year	15%
	16th year	Basic Sum Assured or Accumulation fund whichever is higher
20 years	4th year	12%
	8th year	12%
	12th year	12%
	16th year	12%
	20th year	Basic Sum Assured or Accumulation fund whichever is higher
24 years	4th year	10%
	8th year	10%
	12th year	10%
	16th year	10%
	20th year	10%
24th year	Basic Sum Assured or Accumulation fund whichever is higher	

2. An Attractive Maturity Benefit

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 put in as an individual investment 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 20th 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)

3. A Comprehensive Life Cover.

However in the event of an untimely death, your dependants are guaranteed the sum assured or Accumulation fund (whichever is higher), irrespective of the periodic payments already made to you.

