



**CEYLINCO LIFE®**

**Sipsetha**

**Additional benefits you can receive with Ceylinco Life Sipsetha**

By paying a nominal extra premium depending on your needs, you can add the following additional benefits.

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

**Ceylinco Life Rewards included in the Ceylinco Life Sipsetha Insurance Scheme**

Ceylinco Life policyholders are entitled to various benefits under the Ceylinco Life Rewards schemes. 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, plus special bonuses. Ceylinco Life will announce these benefits from time to time.

Whilst caring for your entire family Ceylinco Life gives you the opportunity to obtain many benefits with the Ceylinco Life Sipsetha Plan.

*(The information provided in this leaflet is a basic guideline for your reference only. The relevant terms and conditions are included in the insurance policy contract.)*

For more information on Ceylinco Life Sipsetha call (011) 2461461

**Your child's success is your life's success!**



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A Relationship For Life™

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Every parent's dream is to educate their children and make sure they lead a successful life in their future. Parents strive hard to achieve this, which is exactly why Ceylinco Life helps to make this dream come true. Your children will be well taken care of during their life of schooling. That's not all; we also provide financial support for your children's education.

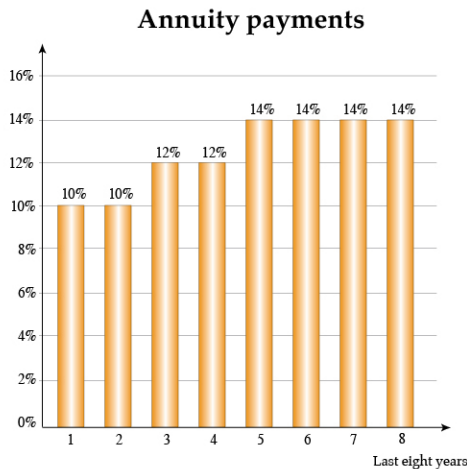
Ceylinco Life Sipsetha is a complete insurance scheme determined to make sure your child has a future that is bright.

### Ceylinco Life Sipsetha Life Insurance Plan

Ceylinco Life Sipsetha Life Insurance Plan is special because it provides a substantial amount of financial support every year in the last 8 years of the policy. This can be considered as an annual benefit.

### Method of receiving annual benefits

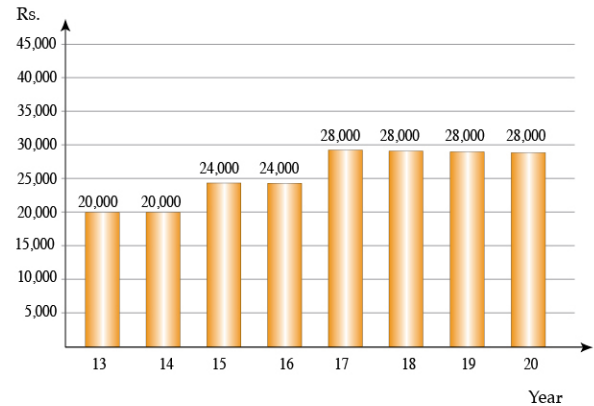
Annuities will be given in the last 8 years of the policy as shown in the diagram below.



*Example:*

If you have a Ceylinco Life Sipsetha Plan with a sum assured of Rs. 200,000/- for a period of 20 years and assume that your child is 3 years old, the benefits he/she receives during the last 8 years are illustrated below.

### Annuity payments



### Death of a policyholder

1. Your premium payment will be ceased and full sum assured will be paid. If annuity payment has not started, annuity payment value will be tripled and paid to your child.
2. If the annuity payments have started, balance annuity payments will be tripled and paid.
3. If the policyholder's death occurs due to an accident, the sum assured will be doubled and paid to the beneficiary. Annuity payments will be tripled and paid.

### Other Features of Ceylinco Life Sipsetha

- If the policyholder suffers from total and permanent disability the sum assured for the policy will be paid in 120 monthly instalments. Premium payments will not be charged from the time of disability.
- Annual bonuses will be paid at the end of the policy.
- All medical benefits can be added by paying a nominal additional premium.
- Policyholder will be eligible for the Ceylinco Life Rewards benefits.