

**Instead of paying monthly installments, can I invest a lump sum?**

Yes. You can invest a lump sum such as your bonus or gratuity fee or any money from any other source.

**How do I earn interest on my installments?**

The interest rate for the next month will be calculated and disclosed to you at the end of each month. The interest will then be deposited in your Ceylinco Life Retirement Plan and you can see your money growing faster each month.

**In the event of my demise?**

If death occurs within 12 months of the date you opened your plan, your nominee will receive the total amount you had invested at the time.

If death is due to an accident, your nominee will receive your account balance or 125% of the total investment, whichever is greater.

If death occurs after 12 months, your nominee will receive your account balance or 125% of the total investment, whichever is greater.

**Is your Retirement Plan free from income tax?**

Yes, your retirement benefits are exempt from income tax.

You can obtain your Retirement Plan from our website as well.

[www.ceylincolife.com](http://www.ceylincolife.com)

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.



**You can  
grow old  
and yet be  
without  
worries!**

Protect your youthful happiness and joy when you grow old. Think responsibly. Obtain a Ceylinco Life Retirement Plan now. Don't put it off for tomorrow.

**Sri Lanka's most trusted and stable  
Life Insurance Company**

**CEYLINCO LIFE®**



A Relationship For Life™

**CEYLINCO LIFE®**



A Relationship For Life™

\*Conditions apply

Ceylinco Life Insurance Limited, Ceylinco Life Tower, 106, Havelock Road, Colombo 5. Co. Reg. No. PB5183 Tel: (011) 2461461 E-mail: service@ceylifl.com Web: www.ceylincolife.com

Let us add responsibility to the joy of youth.

Youth is fleeting and the sands of time will bury your carefree days forever. The inevitable old age has slowly crept in and to your dismay, you find that the clock couldn't be turned back.

It's time you planned for your retirement with Ceylinco Life Retirement Plans, where you will be eligible to build up a substantial maturity which you can draw either in installments or as a lump sum, any time after 5 years of opening your plan.



Flexi 1

This plan is specifically tailor-made for those who are youthful and zealous, yet responsible enough to act with foresight and vision. Invest a small and affordable sum now, when you are still young and make plans to receive a sizeable sum upon your retirement which enables you to enjoy old age with the same joy and vigour of youth.

You may sign up for this plan for a monthly, quarterly, half-yearly or yearly investment, subject to a minimum monthly installment of Rs. 1,000/-.

The maturity value received for a monthly premium of Rs. 5,000/- at age 60:

	7%	9%
Current Age	Amount Paid at Maturity (Rs.)	
23	8,337,978	13,432,364
25	7,259,676	11,333,198
27	6,306,472	9,545,038
29	5,463,854	8,021,806



Flexi 2

This plan is for those who take responsibility seriously, whether at home, workplace or in society.

For those who don't want to be burdensome to their family, yet provide protection for the future of their loved ones, children and spouse.

You are ready to invest in the PRESENT to earn in the FUTURE. It provides for a gracious living when old and without any financial setbacks.

You could start this plan with a minimum one-time investment of Rs. 100,000/- for a minimum period of 10 years.

The maturity value received for a single premium of Rs. 2,000,000/- at age 60:

	7%	9%
Current Age	Amount Paid at Maturity (Rs.)	
30	12,102,000	21,094,000
35	8,892,000	14,126,000
37	7,860,000	12,034,000
39	6,948,000	10,252,000



Flexi 3

You have travelled a long and arduous journey to achieve success in life.

The comfortable life you are leading now has been a product of your hard work, determination and lifelong dedication.

Ceylinco Life Retirement Plans offer you an opportunity for you to spend your retirement days with dignity, pride and your head held high while protecting the privileges of your hard work.

You can start this plan with a minimum one-time investment of Rs. 100,000/- for a period of 5 to 9 years.

The maturity value for a single premium of Rs. 3,000,000/- at age 60:

	7%	9%
Current Age	Amount Paid at Maturity (Rs.)	
51	4,989,000	5,892,000
52	4,704,000	5,454,000
53	4,437,000	5,049,000
54	4,182,000	4,674,000