



**RETIREMENT
IS INEVITABLE.
DON'T LET IT CATCH
YOU BY SURPRISE.**



Ceylinco Life Insurance Limited, Ceylinco Life Tower, 106, Havelock Road, Colombo 5.
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Ceylinco Life Pension Saver

Ceylinco Life presents “Pension Saver”, the best retirement plan in the market. It is an exclusive Retirement + Life Protection Plan that supports you to build a strong retirement fund for your golden years, while protecting you against uncertainties and health challenges in the future.

By planning early with Ceylinco Life Pension Saver, you can enjoy a worry-free retirement and continue to lead an independent life on your own terms.

What does Ceylinco Life Pension Saver offer?



A Growing Retirement Fund

Pension Saver ensures a growing Retirement Fund, which is built on monthly dividend rates declared by the company for the Basic Premium paid by you. You can decide your own contribution to the Retirement Fund and start developing the fund monthly, quarterly, bi-annually or annually.



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. In the event of your death during the term of the Policy, your beneficiaries will receive:

- Basic Sum assured
- Family Protection Benefit
- Premium Assurance Benefit
- Other Supplementary Benefits, if entitled to any
- Monthly pensions or lump sum payment at the retirement date



Health / Supplementary Benefits

The plan allows the addition of wide range of health and supplementary benefit riders available at Ceylinco Life, to offer you the best support for life.

- Accidental Death Benefit
- Total and Permanent Disability Benefit
- Partial and Permanent Disability Benefit
- Critical Illness Benefit
- Hospital Cash Benefit
- Major Surgery Benefit
- Medical Reimbursement Benefit



Loyalty Rewards

If you have paid all premiums within 180 days of its due date, Ceylinco Life will credit Loyalty Rewards to your Retirement Fund at specified intervals during the policy term to appreciate your commitment to the Fund. This will increase the Retirement Fund further and all you need to do is to pay all your premiums on time. Total Loyalty Rewards will depend on the policy term and the premium paying mode.



Premium Assurance Benefit

In the unfortunate event of death, Ceylinco Life will continue the payment of the Basic Premium for your Retirement Fund until the Date of Retirement 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 the Basic Premium as well as the premium for the Life cover until the date of your retirement.

Additional Benefits

• Maturity Benefit as a Lump Sum or Monthly Pensions

The Retirement Fund at maturity can be obtained as a lump sum or as monthly pensions based on your discretion at retirement.

• Withdrawal Option

After the third policy year, you are entitled to withdraw up to 10% of the Individual Retirement Fund two times during the premium paying term of the policy, in case of an emergency.

• Loyalty Rewards Schemes

You are further entitled to various loyalty reward schemes of Ceylinco Life such as 'Pranama Scholarships and Family Savari'.

How will your Retirement Fund grow?

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

Example for the Retirement Benefit: Age: **35 years** Term: **20 years** Premium Paying Mode: **Annual**

Annual Basic Premium for Retirement Fund and Basic Sum Assured	Total Loyalty Rewards (Rs.)	Return at the end of 20 years after paying all due premiums (Rs.) (Maturity Value + Loyalty Rewards)		
		4%	8%	12%
100,000	1,150,000	3,754,773	5,301,326	7,801,698
250,000	2,875,000	9,419,707	13,298,754	19,569,336
500,000	5,750,000	18,861,265	26,627,799	39,182,067

Above is only an example based on assumed dividend rates of 4% p.a, 8% p.a. and 12% p.a., after all management charges and assuming all premiums are paid on the respective due dates. Further, above assumed Dividend Rates are not guaranteed and subject to fluctuations of the prevailing market conditions, and 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 for Protection Benefit:

Age: **35 years**
 Term: **20 years**
 Premium Paying Mode: **Annual**
 Annual Basic Premium: **Rs. 100,000**

In-built Protection Benefits	Details of the Benefit
Death Cover (Basic Sum Assured + Additional Life Cover)	Rs. 1,000,000*
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 Retirement Fund will be continued.

**The amount of death cover can be decided by the Life Assured.*

The Annual Basic Premium of Rs. 100,000 will be utilised to provide cover for the Basic Sum Assured and to build your Retirement Fund. The Annual Total Premium including premiums for 'Additional Life Cover' and 'Premium Assurance Benefit' will be Rs. 113,352.

How do you obtain this plan?

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



Call: 011 2 461 461

**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.*



A Relationship For Life™

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