

# CEYLINCO LIFE®



**CEYLINCO  
LIFE®**

**Fortune  
Plus**

**LIFE INSURED.  
WEALTH ASSURED.**

Protect your future and build wealth  
with our insurance & investment  
solutions.

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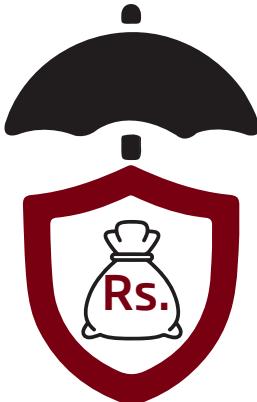
A Relationship For Life™



## Ceylinco Life Fortune Plus

**Life Insured. Wealth Assured.**

Ceylinco Life Fortune Plus presents a short-term premium payment, a medium-term life insurance benefit, and an investment plan for ambitious individuals who want financial protection and disciplined wealth accumulation – without long-term premium commitments.



With just **3 annual premium payments**, and a policy term of 8 years, Fortune Plus is an intelligent solution for professionals, entrepreneurs, and individuals who value both protection and wealth accumulation.

## What does Ceylinco Life Fortune Plus offer?

- **Short-Term Premium, Medium-Term Coverage**  
Enjoy **full policy benefits for 8 years** by paying premiums only for the first **3 years**.



- **Comprehensive Protection plus Wealth Accumulation**  
Receive life insurance protection throughout the 8-year term, while your investment grows through our monthly-declared dividend rates.



- **Attractive Maturity Benefit with Loyalty Reward**  
At the end of 8 years, receive an enhanced maturity benefit that includes a **Loyalty Reward** equal to **1.2x the annual premium for the Savings Component**—a true reward for disciplined planning.



- **Flexible Payout Options**  
Choose your maturity benefit either as a **lump sum** or as monthly payouts based on your financial goals.





## Product Features at a Glance

FEATURE	DETAILS
Premium Paying Term	3 years (Annual Premiums Only)
Policy Term	8 years
Age at Entry	18 to 65 years
Cover Ceasing Age	Up to 73 years
Life Cover	For the entire 8-year term
Minimum Life Cover	2,000,000 LKR or an amount equal to the Annual Contribution to the fund, whichever is higher
Maximum Life Cover Limit	Unlimited
Minimum Annual Basic Premium (Savings) for the Wealth Fund	500,000 LKR
Loyalty Reward	1.2x the annual premium (savings) at policy maturity (if all premiums are paid and policy is in-force at maturity)
Partial Withdrawals	2 withdrawals (up to 10% each) - post 3rd year
Top-up Facility	Option to enhance your wealth fund through top-ups during the policy term, in addition to annual premiums
Maturity Payout Options	Lump sum or monthly payouts

## Illustration of Wealth Fund Accumulation:

- Policyholder's Age - 40 years
- Premium Paying Term - 3 years
- Policy Term - 8 years
- Premium Paying Mode - Annually

**Illustrated Maturity Benefit at the end of 8 years for different fund contributions, assuming there were no fund withdrawals during the policy term:**

Annual Contribution to the Wealth Fund (Rs.)	Minimum Life Cover to be Obtained	Total Annual Premium (Wealth Fund + Life Cover)	Total Investment for 3 Years	Illustrated Return at the End of 8 Years*		
				6%	8%	10%
500,000	2,000,000	529,740	1,589,220	2,118,836	2,325,559	2,556,191
1,000,000	2,000,000	1,029,740	3,089,220	4,241,929	4,655,697	5,117,309
2,000,000	2,000,000	2,029,740	6,089,220	8,488,114	9,315,971	10,239,546

- \* This is only an example of the maturity benefit, and the actual returns may vary as per the monthly-declared dividend rates of the company, the dates of premium payments, and any withdrawals made by the customer during the policy term.
- \* The above-illustrated rates of 6%, 8%, and 10% represent the earned rates before the deduction of the Fund Management Charge.
- \* The premium may differ according to the age and health of the insured.

**Discover how Fortune Plus can work for your future fortune**

**Call (011) 2 461 461 or speak to your trusted Ceylinco Life Advisor today.**

This brochure is for information only. This is not a contract of insurance. For more details on benefits, exclusions, terms, and conditions, please read the policy document carefully before finalising the sale.

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