



softlogic **LIFE**

WEALTH PLAN

**A LIFE INSURANCE
+
AN INVESTMENT PLAN**

that helps you manage your changing
financial goals

Ability to



Achieve your goals



Secure financial stability



Plan your retirement



Plan for children's education

Also you can



Choose a Life Cover that suits you



Switch your funds



Partially withdraw



Top up the existing unit fund

How does the plan work?

With Softlogic Life Wealth Plan you can invest your money in the following unit fund of your choice to get the best returns whilst enjoying the benefits of a life insurance policy

Passive Fund

- Provides the Life Assured an attractive return while assuming a lower risk.
- All investments will be invested in Fixed Income Securities.
- Fund will be managed based on interest rate trends using dynamic asset allocation strategies to maximize the return to the investor

Hybrid Fund

- Provides Life Assured a high return while assuming a moderate risk.
- The Fund will have the option to maintain 0 – 50% in Listed Equities and 50-100% in Fixed Income Securities.
- In order to maximize the return, Funds will be realigned between Fixed Income Securities and Listed Equities (depends on market dynamics).

Active Fund

- Provides Life Assured a higher return to compensate the higher risk they assume.
- The Fund will have the option to maintain 20%-80% in both Fixed Income Securities and Listed Equities.
- The Fund will give more exposure to equity investments. However, based on equity market dynamics and interest rate movements the exposure will be realigned to maximize returns.

The savings benefits are subject to the investment risk (in view of the fluctuations in the market prices of the underlying assets) which are borne by the policyholder.

Let's have a look at the Illustration

E.g. Shivakumar is a 40 year old businessman who looks at an insurance cover for himself and opportunities to grow his wealth to build a significant fund. Given below is an illustration of the benefits payable to Shivakumar who selects a plan with a monthly premium of Rs.50,000 under the Passive Fund where he pays only for 5 years but gets a policy for 10 years with a Life Insurance Cover worth Rs.1,200,000 during the premium paying term.

Age (nearest birthday)	Annual Basic Premium	Assumed Investment Return of 10.00% p.a (LKR)		Assumed Investment Return of 12.00% p.a (LKR)		Assumed Investment Return of 15.50% p.a (LKR)		Assumed Investment Return of 20.00% p.a (LKR)		Assumed Investment Return of 25.00% p.a (LKR)	
		Total Fund Value (At year end)	Surrender Benefit (At year end)	Total Fund Value (At year end)	Surrender Benefit (At year end)	Total Fund Value (At year end)	Surrender Benefit (At year end)	Total Fund Value (At year end)	Surrender Benefit (At year end)	Total Fund Value (At year end)	Surrender Benefit (At year end)
40	600,000	301,522	-	304,521	-	309,730	-	316,361	-	323,642	-
41	600,000	848,799	-	863,257	-	888,732	-	921,817	-	959,014	-
42	600,000	1,506,136	903,681	1,544,702	926,821	1,613,694	968,217	1,705,245	1,023,147	1,810,791	1,086,474
43	600,000	2,251,654	1,576,157	2,330,186	1,631,130	2,472,916	1,731,041	2,666,668	1,866,668	2,896,038	2,027,227
44	600,000	3,061,586	2,755,428	3,199,052	2,879,147	3,453,049	3,107,744	3,806,114	3,425,503	4,235,828	3,812,245
45	-	3,326,115	2,993,503	3,538,648	3,184,783	3,938,971	3,545,074	4,510,879	4,059,791	5,229,334	4,706,401
46	-	3,613,499	3,252,149	3,914,294	3,522,864	4,493,273	4,043,946	5,346,141	4,811,527	6,455,866	5,810,279
47	-	3,925,714	3,533,143	4,329,817	3,896,835	5,125,578	4,613,020	6,336,067	5,702,460	7,970,078	7,173,070
48	-	4,264,906	4,051,661	4,789,449	4,549,977	5,846,862	5,554,519	7,509,293	7,133,828	9,839,445	9,347,473
49	-	4,633,404	4,633,404	5,297,874	5,297,874	6,669,648	6,669,648	8,899,761	8,899,761	12,147,270	12,147,270

(Values in LKR)

Note : The above illustration is for a healthy individual and the investment returns assumed above are only an illustration of five different scenarios and do not represent the upper or lower limits of what you might receive. The above illustrated figures are net of charges, as applicable. All illustrated investment benefits are not guaranteed and are subject to, market fluctuations due to movements in the market value of underlying assets.

Maturity Benefit

The Company shall pay the Value of the Unit Fund based on the Unit Price of the day following the Date of Maturity (on a market working day)

Death Benefit

We understand that you would like to ensure your family's well-being and continuity of their usual life style even if you are not around. Softlogic Life Wealth Plan helps you safeguard your family's long term financial well-being by providing you the necessary Life Cover.

If death occurs during premium paying term your family would receive;

- Basic Sum Assured along with the value of the accumulated Unit Fund at the day following the date of death intimation (on a market working day) received by the Company.

If death occurs after the completion of premium paying term your family would receive;

- value of the accumulated Unit Fund at the day following the date of death intimation (on a market working day) received by the Company.

Built-in Benefit

Premium Protection Benefit on Permanent and Total Disability (Due to Sickness and Accident) Benefit

If you are unable to engage in any occupation due to major accident or sickness, Softlogic Life will pay your basic premiums on your behalf.

Other benefits offered with the plan

- **Flexibility to switch your fund after 30 days**

Depending on the market conditions you can switch from current fund to another fund (100% fund switch) after 30 days from the commencement of the policy.

2 free switches allowed within a policy year and for subsequent switches, a fee will be applicable

- **Flexibility to partially withdraw from your fund**

Due to an emergency, Life Assured can request for partial withdrawals after acquiring a surrender value. This is subject to a maximum of 25% of the surrender value. This is allowed only 1 time during a policy year (subject to 2 times within the policy term)

- **Ability to 'Top-up' your existing unit fund**

After completing three policy years and one year prior to the last premium payment date you can increase your fund via top-up premiums. Minimum Top-up premium shall be Rs.25,000/-.

- **Choice of optional benefits to enhance your protection**

This plan gives you the flexibility to enhance your protection by adding the following benefits at a minimal premium

- Accidental Death Benefit
- Total Permanent Disability Benefit
- Partial Permanent Disability Benefit

Eligibility Criteria

Minimum Age at Entry

18 years (Age exact)

Maximum Age at Entry

75 years (Nearest Birthday)

Age at Maturity

80 years (Nearest Birthday)

Tenure

Depending on your investment needs opt for a convenient premium paying term and a policy tenure

You can opt- in for a shorter or a longer premium payment term where you can choose to pay off your premiums as below.

Plan	Paying Term	Policy Term
3 pay 5	3 Yrs	5 Yrs
5 pay 10	5 Yrs	10 Yrs
10 Pay	Min 10 Yrs Max 14 Yrs	Min 10 Yrs
15 plus	Min 15 Yrs	Min 15 Yrs

Premium

Minimum Annual Premium – LKR 60,000

Payment Mode

Monthly, Quarterly, Half Yearly, Yearly

Refer policy document for benefits, exclusions, terms & conditions

softlogic LiFE

**Softlogic Life Insurance PLC. Level 16, One Galle Face Tower,
Colombo 02, Sri Lanka.**

Level 16, One Galle Face Tower, Colombo 02

Care Center : 1312 | **General** : 0112 333 888

Web : www.softlogiclifelk.lk | **E-mail** : info@softlogiclifelk.lk