



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 years old businessman who looks at an insurance cover for himself and opportunities to grow his wealth to build a significant fund for his retirement. Given below an illustration of the benefits payable to Shivakumar who selects a plan with a single premium of Rs.1,000,000 under the Passive Fund where he gets a policy for 5 years and a life insurance cover worth Rs. 500,000

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	1,000,000	918,986	-	935,694	-	964,935	-	1,002,530	-	1,044,302	-
41	-	998,388	748,791	1,035,023	776,268	1,100,723	825,542	1,188,165	891,123	1,289,241	966,931
42	-	1,084,651	976,186	1,144,897	1,030,407	1,255,620	1,130,058	1,408,173	1,267,355	1,591,630	1,432,467
43	-	1,178,368	1,119,450	1,266,433	1,203,112	1,432,314	1,360,698	1,668,919	1,585,473	1,964,944	1,866,697
44	-	1,280,182	1,280,182	1,400,872	1,400,872	1,633,873	1,633,873	1,977,946	1,977,946	2,425,819	2,425,819

( 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 policy term your family would receive;

- Basic sum assured and the value of the accumulated unit fund.

## 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 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	Cover ceasing Age – 80 Years (Nearest Birthday)
Tenure	Policy term - 5 Years Fixed Single Premium
Premium	Minimum Premium – LKR 500,000
Payment Mode	One-time payment

**Refer policy document for benefits, exclusions, terms & conditions**

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