

FuturePlus

Look forward to your retirement

This plan is issued and underwritten by Eagle Insurance Co. Ltd

Is retirement looming in the distance? Then you don't have the luxury of a long-term plan. FuturePlus is designed for people like you who would welcome an extra fund to make your retirement comfortable. Imagine paying for only 5 short years for a policy that spans 10 to 30 years! Your life cover is 5 times the initial annual premium.

The investment choice you get is amazing!

FuturePlus offers 4 Unit-Linked investment fund options. This gives you the flexibility of choosing how your money should be invested in terms of the risk and the security of the return on investment. You can choose one or a combination of funds based on the risk and return mix you would like to opt for.

Protected Fund	Secure Fund	Balanced Fund	Growth Fund
A guaranteed rate of return will be declared for a 12-month period at the beginning of each year. Irrespective of this, the 1 unit price will move according to the market performance. At maturity, the value of the fund with the year on year guaranteed return will be compared with the actual maturity value (based on market performance) and whichever is higher will be paid.	A higher Proportion in debt securities with a lower exposure to equities provides progressive returns	Investment in both debt and equity provides a good balance between risk and return	High capital growth by investing a higher proportion in the equity market
Fund Composition			
Debt Securities: 80-100% Equities: 0-20%	Debt Securities: 40-100% Equities: 0-20% Money Market & Cash: 0-40%	Debt Securities: 10-90% Equities: 10-60% Money Market & Cash: 0-30%	Debt Securities : 0-50% Equities: 20-100 % Money Market & Cash: 0-30%

You have the following options:

- Investing 100% in the Protected Fund which declares an annual rate of return each year.
- 100% in Secure, Balanced or Growth Fund.

- Investing in a combination of Protected Fund and any or all of the Unit-Linked Funds

In options 2) and 3) a minimum of 10% should be invested in each selected fund.

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How does your money grow?

If you are 30 years and take a 15 year plan (you pay for only 5 years) this is your projected maturity value :

Annual Premium	Projected Maturity Value (On gross investment returns)			
	Protected Fund		Secure – Balanced - Growth	
	6%	10%	6%	10%
25,000	163,376	274,610	167,484	281,369
50,000	365,131	600,858	373,867	615,139

Values in LKR

The maturity value shown under Secure-Balanced -Growth has been calculated assuming the same unit growth rate for illustration purposes. The actual maturity value will depend on both the investment performance and the charges applicable in respect of each fund.

These assumed rates of return are not guaranteed and are not the upper or lower limits of what you might get back.

The flexibility you get !

Switching

- Switching from one fund to another (either partly or fully) is allowed only for Secure, Balanced and Growth Funds. This facility is provided to you free of charge upto one switch in a policy year. In case of a part switch, the minimum amount switched and minimum balance in the fund after the switch should be Rs.20,000.

Partial withdrawal

- If required you can make partial withdrawals (minimum Rs. 10,000) from the third year, provided that the immediate fund value after withdrawal is not less than Rs. 50,000. This will reduce your life cover by the withdrawal amount only if death occurs in the preceding years

- **Redirect** your future premiums to a new allocation proportion.
- A medical test is not required.
- Entry age: 19 to 50 years at the next birthday.
- Maximum age at maturity: 70 years.
- Choice of maturity period between 10 and 30 years
- You can choose the regular annual premium between Rs. 25,000 and Rs. 2 mn.
- You can pay your premium monthly, quarterly, half yearly or annually

What do you get at maturity?

At maturity, the policy value will be the total number of units multiplied by the selling price. In the case of the Protected Fund, the value of the fund with the year on year guaranteed return will be compared with this actual maturity value based on market performance and whichever is higher will be paid. Even though the life cover ceases at maturity, you have the option of maintaining your investment beyond the maturity date. In the Protected Fund, the guaranteed rate of return will also cease.

The in-built life insurance cover makes your maturity value free of tax.

A life cover of up to 5 times the annual premium

After the first year, your life cover is 5 times your annual premium - subject to a maximum limit of Rs. 2.5 mn. If the unforeseen occurs your loved ones will be provided with either the life cover or the fund value - whichever is higher.

During the first year, in case of accidental death, your life cover would be 5 times the annual premium - subject to a maximum limit of Rs. 2.5 mn. If due to natural causes, the life cover is 110% of the annual premium.

What happens if the plan lapses?

If you don't pay your premiums during the first 2 years, the plan will lapse. However if you have paid for 2 years or more you can cash-in your plan at the respective unit prices subject to a penalty. Since the year on year guarantee in the Protected Fund is applicable only at maturity it will not apply at early encashment.

Alternatively, you can let your fund grow without the benefit of a life cover.

For full product details please refer the policy document.

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