

PowerOne

Pay once for endless potential !

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

One lifetime premium is all you pay! This is the ideal plan for you when you don't want to make a commitment to pay premiums on a regular basis. You can look forward to a more luxurious lifestyle thanks to PowerOne.

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 I 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.

A minimum of 10% should be invested in each selected fund.

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%
100,000	133,957	194,955	136,325	197,444
200,000	270,635	391,969	275,418	398,897

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
- A medical test is not required.
- Entry age: 19 to 65 years at the next birthday.
- Maximum age at maturity: 70 years.

- Choose between 5 and 10 years policy terms
- Minimum premium of Rs 100,000.
- If the foreseen occurs your loved one will be provided with 105% of single premium or the fund value whichever is higher.

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.

Can you cash-in your policy?

Yes, in an emergency you can cash-in your policy either as a part withdrawal or total encashment at the prevailing unit values. Part withdrawals should not be less than Rs. 10,000.

In the event of a partial withdrawal, the immediate fund value should not be less than Rs. 50,000.

The charge levied will vary according to the term of the policy and the time of withdrawal or encashment.

For full product details please refer the policy document.

Hotline : 2310199