

Live Life, Confidently



**Sampath Bank**  
WE PRESENT YOUR FUTURE

Issued and underwritten by:





Life is full of uncertainties, and planning ahead is the best way to secure your future.

The best way to protect yourself and your loved ones is to select a plan that provides you with comprehensive benefits and higher returns for the investment you make today.

## Why Choose Union Life Plus ?



Comprehensive protection



A fund that grows continuously

## Unique Features of Union Life Plus

### Comprehensive Protection

In the event of an untimely demise, your loved ones will be protected by the basic sum assured or the investment account balance, whichever is higher at the time of incident.





## Choose What's Most Convenient for You

Union Life Plus offers you the flexibility to choose a premium payment mode that fits your financial commitments. You can select from monthly, quarterly, half-yearly, yearly modes.

## An Attractive Lump Sum at Maturity

With Union Life Plus, your investment is set to grow with the competitive dividend rates declared by Union Assurance, ensuring you receive an attractive lump sum upon maturity.



## Create Your Perfect Plan with a Range of Optional Covers

With Union Life Plus, you have the flexibility to customise your plan based on your preferences. The plan offers additional cover options, including hospitalisation covers, disability covers, loss of income protection and more.



## Enjoy a 10% Loyalty Bonus at Maturity

As a reward for your trust, you will receive an additional 10% bonus on your investment account balance at maturity, upon completion of all the premiums due for the policy term. This ensure you receive the highest possible returns for your investment.



# Proven Track Record of Declaring Attractive Dividends

Your fund will continue to grow each month throughout the policy term, with the competitive annual dividend rates declared by Union Assurance\*.

Year	Minimum Dividend Rate Guaranteed for the Year	Declared Dividend Rate
2015	8.00%	9.50%
2016	8.00%	10.50%
2017	10.00%	10.25%
2018	10.00%	10.00%
2019	10.00%	10.00%
2020	9.00%	9.00%
2021	8.00%	8.00%
2022	9.00%	10.00%
2023	9.00%	13.50%

\*An interim dividend rate decided at the beginning of the year will be credited monthly to the individual funds during the year. The actual dividend rate to be credited will be decided at the end of each year and would depend upon the actual performance of the universal life fund during the year. Rest assured; the actual declaration will always be equal to or greater than the interim rate.

## Eligibility Criteria



**Minimum Age of Entry**  
18 years  
(Nearest Birthday)



**Maximum Age of Entry**  
65 years  
(Nearest Birthday)



**Cover Ceasing Age**  
75 years  
(Exact)



**Policy Term**  
10 - 30 years



**Premium Paying Term**  
10 - 30 years



**Premium Payment Options**  
Monthly | Quarterly | Half-yearly | Yearly

# Fund Illustrations

**Example 01:** Imagine you are 30 years old. The following table illustrates how your fund will grow under a Union Life Plus policy with terms of 15 years and 20 years.

Age	Term	Life Cover (LKR)	Annual Premium (LKR)	Illustrated Maturity Value (LKR)		
				8%	10%	12%
30	15	2,400,000	120,050	2,871,000	3,354,000	3,926,000
30	20	1,500,000	60,050	2,385,000	2,970,000	3,714,000

**Note:** The illustrated values will vary based on the exact age at the commencement of the cover and the actual dividends declared.

**Example 02:** Imagine you are 40 years old. The following table illustrates how your fund will grow under a Union Life Plus policy with terms of 15 years and 20 years.

Age	Term	Life Cover (LKR)	Annual Premium (LKR)	Illustrated Maturity Value (LKR)		
				8%	10%	12%
40	15	2,400,000	120,050	2,755,000	3,228,000	3,784,000
40	20	1,500,000	60,050	2,259,000	2,824,000	3,538,000





**Note:** The illustrated values will vary based on the exact age at the commencement of the cover and the actual dividends declared.



# Optional Covers




## Disability Covers


These disability covers provide financial protection in case of total or partial disability due to an accident or sickness.

	<b>Total and Permanent Disability due to Accident or Sickness</b>	This add-on provides rider sum assured in 5 equal annual instalments for total and permanent disabilities that occur during the policy term due to accidents or sickness.
	<b>Total &amp; Permanent Disability due to Accident only</b>	This add-on provides rider sum assured in 5 equal annual instalments for total and permanent disabilities that occur during the policy term due to accidents.
	<b>Extended Partial Disability</b>	Percentage of rider sum assured will be paid in the event of partial and permanent disabilities during the policy term due to accidents.
	<b>Waiver of Premium on Total Permanent Disability</b>	Future premiums are waived off while dividends keep accumulating in case of a total permanent disability to provide the expected returns at maturity.

## Additional Death Covers

These additional covers provide extra financial protection beyond the basic policy, ensuring your loved ones are financially supported in the unfortunate event of the death of the life assured.

	<b>Level Term Benefit</b>	Enhance your death cover up to 20 times your basic death cover for a small additional premium.
	<b>Accidental Death Benefit</b>	Lump sum payout in the event of an accidental death in addition to the basic death cover.
	<b>Spouse Benefit</b>	Lump sum will be paid in the event of an unfortunate demise of the spouse.

	<b>Funeral Expense Benefit</b>	Covers the funeral expenses at the death of the life assured.
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## Loss of Income Covers

These loss of income covers offer financial protection to the loved ones of the life assured in the unfortunate event of their passing, helping to offset the loss of income.



### Family Income Benefit

Quarterly lump sum payments provided in the event of the unfortunate demise of the life assured until the policy expires, to relieve the financial burden on family members.

## Hospitalisation Covers

These add-on covers provide financial support in the event of a hospitalisation ensuring you receive the necessary medical treatment and financial assistance.



### Union Health 360

The perfect health cover to meet all your health insurance needs. Union Health 360 is a health rider which can be added to your Life Insurance policy as a comprehensive health insurance policy solution to your family.



### Union Smart Health Premier

This add-on cover reimburses medical expenses of the life assured, spouse, children below the age of 23 years and the parents of the life assured, within Sri Lanka or worldwide (excluding USA & Canada) with an array of additional benefits.



### Hospital Cash Benefit

With this add-on cover, the daily loss of income due to hospitalisation will be paid.



### Suwamaga Benefit

With this add-on cover, the life assured receives a lump sum of payment, providing financial assistance for medical treatment in the event of a critical sickness.



### Comprehensive Surgery Benefit

This add-on cover will pay a lump sum of payment immediately after a surgery is performed, following an accident or to treat a sickness.



### Child Health Benefit

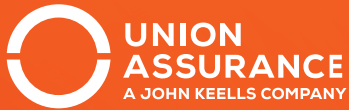
This add-on cover provides a daily cash benefit and covers 244 surgeries undergone by children.


#### Note:


Please refer to the policy document for complete information and definitions on the conditions of critical sickness covered by the Life Insurance policy.



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

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