

UNION SMART
INVESTOR



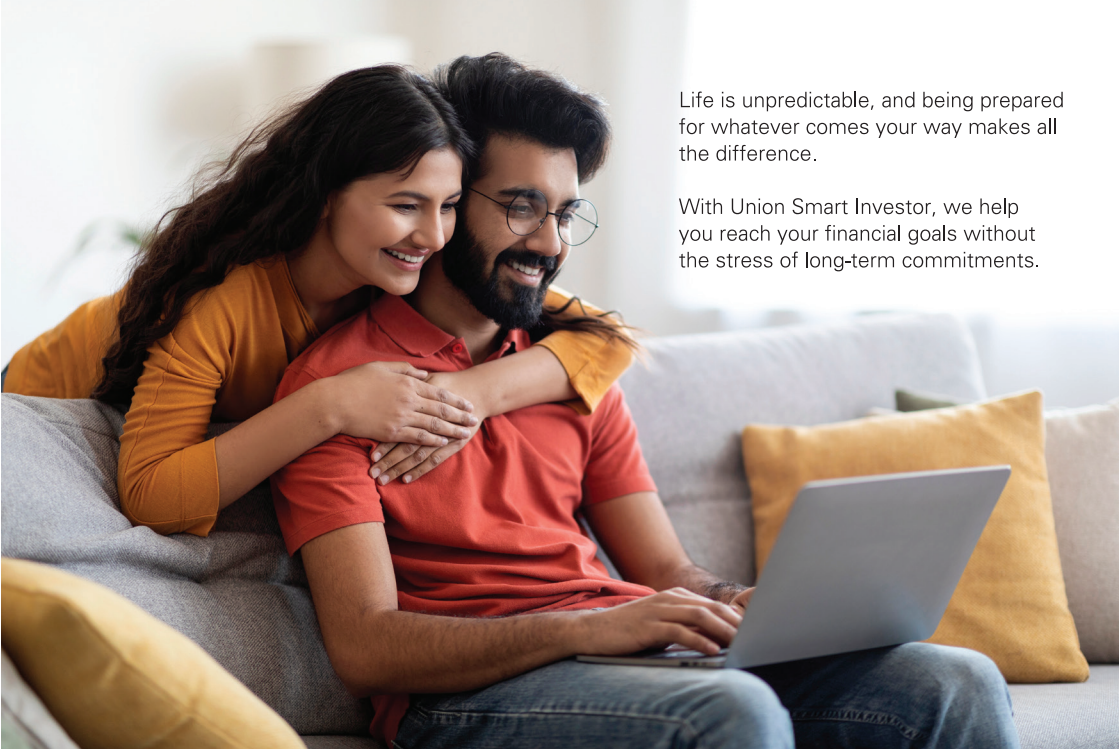
The Smartest Choice for a
Brighter Tomorrow



Sampath Bank
WE PRESENT YOUR FUTURE

Issued and underwritten by:





Life is unpredictable, and being prepared for whatever comes your way makes all the difference.

With Union Smart Investor, we help you reach your financial goals without the stress of long-term commitments.

Why Should You Invest in Union Smart Investor?

Pay Premiums Only for the First 5 Years*

With many other financial commitments, it is natural to hesitate when it comes to long-term savings plans. However, with Union Smart Investor, you only need to pay premiums for the first five years, making it easier to plan for your future.

*The premium paying term for optional covers may vary based on the type of cover.



An Attractive Lump Sum at Maturity

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

Choose What's Most Convenient for You

Union Smart Investor 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.



We'll Handle Your Premiums in the Event of an Untimely Demise

The Union Smart Investor policy comes with an in-built Waiver of Premium (WOP) feature, which is activated in the event of the untimely death of the life assured. This ensures that the fund continues to grow, securing the intended maturity benefit for your loved ones and providing them with essential financial protection when they need it most.



Create Your Perfect Plan with a Range of Optional Covers

With Union Smart Investor, 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 covers and more.



Enjoy Comprehensive Protection for up to 30 Years

- Union Smart Investor offers you the freedom to customise your policy according to your preferences.
- With a variety of optional covers such as hospitalisation covers, disability covers and income loss covers, you and your loved ones can enjoy comprehensive protection for up to 30 years.



Death Cover

+



Hospitalisation Covers

+




Disability Covers

+




Loss of Income Covers


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
5 years*



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

*The premium paying term for optional covers may vary based on the type of cover.

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.

Fund Illustrations

Example 01: If you are paying an annual premium of Rs. 200,000 with a basic sum assured of Rs.1,000,000 then the expected maturity benefits for policies purchased for 10,20 and 30 years are as follows:

Policy Term: 10 years

Age	Policy Term	Illustrated Maturity Value (Rs.)		
		8%	10%	12%
35	10	1,466,000	1,698,000	1,962,000
45	10	1,401,000	1,627,000	1,885,000
50	10	1,333,000	1,553,000	1,804,000

Policy Term: 20 years

Age	Policy Term	Illustrated Maturity Value (Rs.)		
		8%	10%	12%
35	20	2,703,000	3,790,000	5,275,000
45	20	2,402,000	3,434,000	4,851,000
50	20	2,099,000	3,073,000	4,420,000

Policy Term: 30 years

Age	Policy Term	Illustrated Maturity Value (Rs.)		
		8%	10%	12%
35	30	4,884,000	8,389,000	14,153,000
45	30	3,867,000	7,088,000	12,457,000

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






Optional Covers

Optional add-on covers with payments required until the end of the premium payment term.




Disability Covers

These disability covers provide financial protection in case of total or partial disability.

	Limited Pay Total Permanent Disability due to Accident only	Rider sum assured will be paid in 5 equal annual instalments for total and permanent disabilities that occur during the policy term due to accidents.
	Limited Pay Extended Partial Disability	Percentage of rider sum assured will be paid in the event of partial and permanent disabilities during the policy term due to accidents.
	Limited Pay Waiver of Premium on Total Permanent Disability	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 death 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.

	Limited Pay Level Term Benefit	Enhance your death cover up to 20 times your basic death cover for a small additional premium.
	Limited Pay Accidental Death Benefit	Lump sum payout in the event of an accidental death in addition to the basic death cover.
	Limited Pay Funeral Expense Benefit	Covers the funeral expenses at the death of the life assured.

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.

	Limited Pay 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.
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Optional add-on covers, where premiums are payable for the full policy term or add-on cover term, whichever comes first.


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 cover which can be added to your Life Insurance policy as a comprehensive health insurance policy.




Union Smart Health Premier

Comprehensive health cover which can be added to your Life Insurance policy for enhanced protection.




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 immediately after a surgery is performed, following an accident or to treat an sickness.

Disability Covers

These disability covers provide financial protection in the event of total and permanent disability.



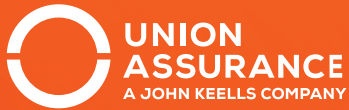
Total and Permanent Disability due to Accident or Sickness


This add-on provides rider sum assured in 5 equal annual instalments for total permanent disabilities that occur during the policy term due to accidents or sickness.


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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