



Island Fidelity Plan

THE CONCEPT

The Island Fidelity Plan is a Single Premium investment linked plan designed to encourage existing policyholders to re-invest their survival or maturity benefits back into the company in a well-structured plan associated with good investments.

It can be set up by a single person or a couple. The minimum age at entry are is 18 years and maximum is 65 years provided age at maturity does not exceed 75 years.

A single premium will be payable at the start of the policy. The net amount of the premium will be invested, and the Company will declare investment return on the investment which will accumulate. The value of the policy at any time will be referred to as **Policy Value**.

POLICY VALUE

The Policy Value will be the accumulation of: The premium; plus; The loyalty bonus (once off on single premium); less; The management charges*; plus; Declared investment return*

(* These are stated in the policy document)

LOYALTY BONUS

In order to encourage our existing clients to re-invest their survival or maturity benefits with us, we offer a loyalty bonus as follows:

- (a) Fidelity Plan – A loyalty bonus amounting to 0.75% of the Single Premium is offered If the existing client decides to re-invest his survival or maturity benefits
- (b) Fidelity Plus Plan – A loyalty bonus amounting to 1.50% of the Single Premium is offered If the existing client decides to re-invest his survival or maturity benefits PLUS take a regular premium policy

The Loyalty Bonus is added to the **Sum Assured** as shown below

SUM ASSURED

The Sum Assured based on the term of the policy is calculated as follows:

Term	Sum Assured	
5-years	110% of Single Premium	PLUS Loyalty Bonus
10-years	120% of Single Premium	

THE BENEFITS

The death or maturity benefit is the Sum Assured or the Policy Value whichever is the greater.

ILLUSTRATION OF DEATH & MATURITY BENEFITS

Single Premium - Rs 300,000						
Term	Plan	Loyalty Bonus	Sum Assured	Estimated Policy Value* (Rs)		
				Conservative	Moderate	Assertive
5 Yrs	Fidelity	0.75%	332,250	345,359	357,555	375,075
	Fidelity Plus	1.50%	334,500	347,965	360,253	377,905
10 yrs	Fidelity	0.75%	362,250	399,976	471,768	517,854
	Fidelity Plus	1.50%	364,500	402,994	475,327	521,761

* Note - The above projection does not represent the minimum or maximum values. The final amount payable will depend on the actual investment return earned

This is an excellent vehicle for existing clients to re-invest their maturity or survival benefits.