



# Island Prime Plan

## The Concept

The Island Prime Plan is a Single Premium investment linked plan which has been carefully designed for you to invest your funds with the potential of earning good returns on your investments.

It can be set up by a single person or a couple. The minimum age at entry 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; less; The management charges\*; plus; Declared investment return\*

\* These are stated in the policy document

## Sum Assured

The minimum Sum Assured is 105% of the Single Premium Amount. You have the option to increase, at inception, the Sum Assured to any of the percentages mentioned in the table below.

110%		115%
120%		125%

## The Benefits

The death benefit is the appropriate Sum Assured selected at inception or the Policy Value whichever is the higher. The maturity benefit will be the Policy Value.

## Illustration of Death & Maturity Benefits

### Single Premium - Rs 300, 000

Term	Plan	Death Cover Option	Sum Assured (On Death)	Estimated Policy Value* at Maturity (Rs)		
				Conservative	Moderate	Assertive
5 Yrs	Prime Cover	5.00%	315,000	342,406	371,867	389,608
10 Yrs	Prime Cover	5.00%	315,000	395,556	467,733	513,426

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