

Hospital Cash Benefit

A daily income benefit up to a maximum of Rs 10,000/- is available for you and your spouse in case of hospitalization. This benefit will provide a cash allowance for the number of hospitalization days due to an ailment.

Comprehensive Surgery Benefit

You and your spouse will be covered up to Rs. 1.5 million in the case of surgery due to accident or sickness. A percentage of your cover will be available to you depending on the gravity of the surgery being performed.

Child Health Benefit

A daily cash benefit of Rs. 5000/- (max) for hospitalization and a surgery benefit which pays out the relevant percentage of the sum assured specified is applicable in the event of undergoing surgeries listed in the policy. This benefit covers 244 surgeries inclusive of critical illness related surgeries.

Total and permanent disability benefit due to accident or sickness

This benefit will compensate you with 5 equal annual installments of the agreed benefit amount to manage your difficult situation.

Extended partial permanent disability benefit due to an accident

Accidents can happen in any form and if you are encountered with such a situation you might not be able to carry on with your routine work. A percentage of the benefit will be available to ease your difficult situation depending on the severity of the disability.

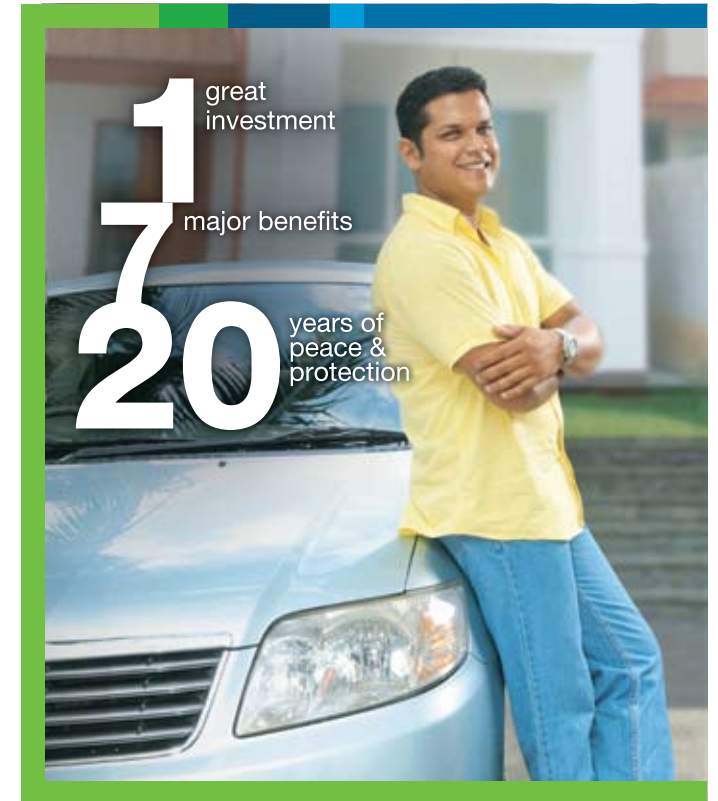
Waiver of Premium benefit on total permanent disability due to accident or sickness

Your Basic Life Cover, Level Term Benefit, Suwamaga Benefit, Family Income Benefit, Spouse Benefit, Child Health Benefit and Comprehensive Surgery Benefit will be active during the rest of the policy term with the return at maturity even if you are unable to pay regular premiums.

Protected Investment

The money you invest with this protection plan is managed under strict regulations of Insurance Industry Act No.43 of 2000, which ensures the highest protection for your investment.

Bancassurance



It's good to have a cover that comforts you.

This plan is issued and underwritten by Union Assurance PLC for Standard Chartered Bank Customers

Call 2480 444

or visit www.standardchartered.com/lk



To know more: visit standardchartered.com

Terms and conditions apply

Life is meant to be enjoyed and to be lived to the full. We'll help you to do just that with a support and cover that will keep you smiling. Enjoy peace of mind with the 'Union Life Advantage' Plan.

Your loved ones' future is firmly secured

Life is like a game that plays out in the most unexpected of ways. There is always the probability between winning and losing. While you cannot predict the future... perhaps you can insure against the uncertainties, to play smart in this game we call Life.

Your interests towards your loved ones will be a reality as 'Union Life Advantage' promises to provide you with a comprehensive solution for life.

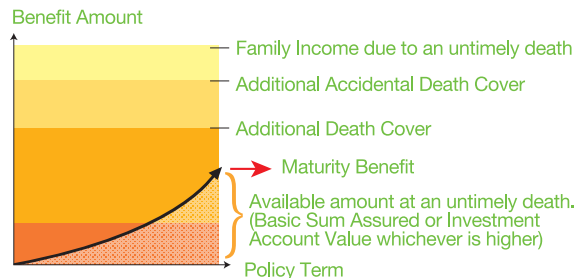
Customized Protection

A combination of protection covers are available to ensure that your family is cared for in the situation of you not being there for them. Depending on the monthly household expenditure you will be able to gauge how much of protection you would require to ensure that your family will survive at difficult times...

To enhance the protection, you can add

- Level Term Benefit (up to 5 times of your Basic Sum Assured)
- Accidental Death Benefit (up to 2 times of your Basic Sum Assured)
- Family Income Benefit (due to an untimely death of the policyholder dependents will receive quarterly payments as an income)

Graphical Illustration



Returns of a 'Protection Plan'

Even though the Union Life Advantage plan can be customized as a protection plan, you will still be entitled to receive a very attractive maturity benefit as a living benefit. The following illustration is an indication for what you can look forward to at the maturity of your protection solution.

Example

The following illustration is based on the assumption that the protection period is 20 years. The current age of the Life Assured is considered as 35 years. The term of the policy is 20 years. The maturity can be expected at age 55.

Annual Premium	Benefit available due to an untimely demise of the policyholder	Illustrated Maturity Value at age 55 calculated at 8%*	Illustrated Maturity Value at age 55 calculated at 10%*	Illustrated Maturity Value at age 55 calculated at 12%*
Rs. 25,000	Rs. 500,000	Rs. 961,432	Rs. 1,207,764	Rs. 1,523,966

*Annual dividend rate at 8%, 10% & 12%

The Living Benefits

Whilst the main policy is designed to provide you with adequate protection for your family in case of an untimely demise, the living benefits will help you to manage your life without a disruption to your loved ones as utilization of live savings to overcome difficult situations.

Suwamaga Benefit (Critical Illness Benefit)

A comprehensive solution is available to you and your spouse in case either is diagnosed with a critical illness (pre listed by the company). Both you and your spouse can opt for a maximum cover of Rs. 3 million.