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*Plan early to keep up with your child's changing dream.*  
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### Let Sacos

- > Listen to your aspiration for your child's future
- > Understand your full requirement
- > Propose tailored solution
- > Help you choose the most affordable plan that meets your objective
- > Help you give your child a financial foundation for his or her future
- > Help you guarantee your child's insurability for life!

*Contact our staff or professionally-trained agents today for free personalised assistance.*



## Junior Plan

For more detail please contact us at:  
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## Junior Plan

We all want the best for our children and grandchildren especially when they are starting out in their adult lives. Perhaps you wish to fund your loved one through university. Possibly you are planning to build up a deposit for their first home. A gift such as a car on their 21st birthday could be something you have in mind.

Sacos understands you have those beautiful dreams for your children's future and we are committed to help you turn these dreams into reality.

Sacos Junior Policy is a plan for your child's future. While you prepare your child to stand on his/her own two feet financially, there is every advantage in providing him/her with the extra edge through planned savings. Your child will always remember you for your love, wisdom and foresight and the sacrifices you made for his/her happiness and success in life.

### How does this Policy work?

1. This policy is available for children of aged one year and above. The minimum term for which this policy can be issued is 10 years and, depending on the present age of the child, the policy can be designed to mature on the child reaching the age of 18, 19, 20 or 21 years as may be the choice of the parent.
2. The proposer must be one of the legal parents or guardian of the child and his/ her maximum age should not exceed 55 years.
3. The policy includes cover for Total and Permanent Disability on the life of the proposer ceasing at his/her age 60. If the proposer dies or suffers from Total and Permanent Disability during the term of the policy, payment of future premiums will be waived but the policy will remain in force till its maturity.

4. On survival of the child to the maturity date, full sum assured plus the accrued bonuses will be payable.
5. In the event of death of the child before age 6 next birthday, Sacos will pay the following percentages of the sum assured to the proposer/parent.

Age at death (year)	% of the Sum Assured payable
2	20%
3	40%
4	60%
5	80%

6. Full benefits are payable if death of the child takes place at or after age 6.
7. Within 30 days after the maturity of the policy, the life assured shall be given the option to purchase a new Endowment or Whole life policy for the same sum assured as the original policy without any further medical evidence. The premium rate, however, will be based on the then attained age of the life assured.

### Vesting of the Policy

The policy will automatically vest in the child on his/her reaching the age of 18, 19, 20 or 21 as may be the case.

### Policy Loan

There is no loan facility available to the proposer under this policy.

## Rates of Premium

Annual premium rates per SCR 1000 sum assured.

Term of Policy	Age of proposer (next birthday)		
	Up to age 35	Up to age 36-45	Up to age 46-55
10	96.44	96.99	98.84
11	85.91	86.47	88.35
12	77.17	77.76	79.65
13	69.81	70.41	72.34
14	63.52	64.13	66.08
15	58.09	58.71	60.68
16	53.36	53.99	
17	49.19	49.84	
18	45.51	46.15	
19	42.21	42.88	
20	39.27	39.93	

### Other Features of this Policy

- > Family Income Benefits can be added to the policy at the request of the proposer.
- > During the currency of the policy until the age 18, 19, 20 or 21 of the life assured (child), the proposer is the virtual owner of the policy.

### Medical Requirements

No medical evidence will be required for sum assured up to SCR150,000 and up to age 45 next birthday of the proposer. However, in doubtful cases, the Company reserves the right to call for medical evidence.

For the sums assured above SCR 150,000 the medical examination of both the child and the proposing will be required and any additional requirements will be notified before acceptance of the proposal.