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Have you made a savings plan for yourself?
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Let Sacos

- > Listen to your savings needs.
- > Understand your full requirements.
- > Propose tailored solutions.
- > Help you choose the most affordable plan that meets your objectives.
- > Put your mind at rest.

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



For more detail please contact us at:
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Endowment Assurance Plan

Endowment Assurance Plan

Make a long-term savings plan for yourself with the Endowment Assurance Plan. You can put away a moderate sum each year (or on a monthly basis) and collect a large lump sum at the end of your savings term.



The Endowment Assurance Plan will pay you a full sum assured upon maturity with accrued bonuses.

This plan provides assurance protection during the term of the contract and allows you to achieve your long-term goals such as build your house or purchase a new car.

If you unfortunately become permanently disabled before the end of your savings term, you will be paid the full sum assured plus accrued bonuses.

In addition to being a great form of investment for yourself, the Endowment Assurance Plan provides financial security to your loved ones. In the event of your untimely death prior to the maturity date, your loved ones will be paid the full sum assured plus accrued bonuses.

If you are a goal-oriented person and you think more long term, this savings plan is more suitable for you. The best yield on an Endowment Assurance Plan is always obtained by waiting until the maturity date.

Endowment Assurance Plan

Sum assured	Minimum	SCR100,000
Term	Minimum	10 years
	Maximum	35 years
Benefits payable on		
Survival	Full sum assured upon maturity.	
Death	Full sum assured.	
Total and Permanent Disability	Full sum assured.	



Start your Endowment Assurance Plan today!

Example 1

1	Life's assured age (next birthday)	18 years
2	Policy Term	30 years
3	Sum assured	SCR1,000,000
4	Monthly premium	SCR1,973
5	Benefits payable on maturity	SCR1,000,000*
6	On Total & Permanent Disability	SCR1,000,000*

* Plus accrued bonuses.

Other Features of this Policy

- > It can be taken for a term from 10 years to a maximum of 35 years depending on your age.
- > Cover for total and permanent disablement is provided free with the policy. The facility stops at the age of 65. This is an added security provided to the policyholder without any additional costs. If the policyholder is unfortunate and suffers from total and permanent disablement, full policy benefits are payable immediately or in 24 monthly instalments as the case may be.
- > The longer the term of the Endowment, the lower the premium rate will be given for a sum assured.
- > Sacos issues With-Profit and Without-Profit Endowment Policies. Where the policy is issued on without-profit basis, the payout is only a fixed guaranteed sum assured on death or maturity. If it is a with-profit endowment, the amount payable on death or maturity will be the guaranteed sum assured plus the accrued bonuses.

Example 2

1	Life's assured age (next birthday)	23 years
2	Policy Term	30 years
3	Sum assured	SCR500,000
4	Monthly premium	SCR995
5	Benefits payable	SCR500,000*
6	On Total & Permanent Disability	SCR500,000*

* Plus accrued bonuses.