



“  
*A policy that gives wings  
to your aspirations.*  
”



### Let Sacos

- > Listen to your aspiration
- > Understand your full requirements.
- > Propose tailored solutions.
- > Help you choose the most affordable plan that meets your objectives.
- > Cater for your financial needs
- > Secure the future of both you and your family!

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



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

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The Sacos Exclusive Plan ensures that your savings grow, leaving you free to pursue your career and continue making a difference to those around you.

This plan has been designed for single, married or the young professional. The Sacos Exclusive Policy provides an ideal opportunity to put aside something for yourself and, at the same time to enjoy your retirement.

### How does this Policy work?

1. This Policy is available from aged 18 to 55.
2. The Policy can be issued for a period of 12,15,18, 21 or 24 years.
3. The policy will pay the growing cash payment every three years. On survival to the end of the term, in addition to the last cash payment, the full sum assured plus any bonuses accrued thereon is payable.
4. In case of death during the term, the full sum assured and any bonuses accrued up to date of death are payable.
5. If assured is unfortunate and suffers from total and permanent disability full sum assured with bonuses are payable immediately or in 24 monthly instalments.



**Start your Exclusive Policy Plan today!**

### Example

If a policy of SCR100,000 is taken for a period of 24 years, the following percentages of the Sum Assured will be paid to you at the end of every three years.

### Your cash payments every three years

Term	Percentage of the Sum Assured	Amount Payable (SCR)
End of Year 3	8%	8,000
End of Year 6	10%	10,000
End of Year 9	12%	12,000
End of Year 12	14%	14,000
End of Year 15	16%	16,000
End of Year 18	18%	18,000
End of Year 21	20%	20,000
End of Year 24	22%	22,000
End of Year 24	100%	100,000*

\* Plus accrued bonuses.

In addition, on survival to the end of the term of 24 years, SCR100,000 plus any bonuses thereon are payable. In case of death during the term, SCR100,000 plus any bonuses accrued up to date of death are payable.

Thus in total you will have received growing cash payments every three years amounting to a total of 120% of the sum assured; in other words, a total sum of SCR.120,000.

This means that you will be able to reap the benefits of your saving efforts earlier for your vacation trips, marriage, further studies, investment or even down payment of your car.

### Your Maturity Benefits

Upon maturity of your policy, attractive benefits are payable in a lump sum as follows:

**Maturity Year** 12, 15, 18, 21, 24.

**Maturity Benefits** The full sum assured plus accrued bonuses and the last payment due.

The money received can be used for retirement needs, a new business venture or for a dream holiday.

### Other Features

- (a) Full sum assured plus bonuses accrued are payable on death to the designated beneficiary.
- (b) Total and Permanent Disability benefits are provided free of charge with the policy. The benefits will cease on reaching age 65.

