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*Have you made a financial plan for yourself?*  
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### Let Sacos

- > Listen to your aspiration
- > Understand your full requirements.
- > Propose tailored solutions.
- > Help you choose the most affordable plan that meets your objectives.
- > Ensure your financial security
- > Secure the future for 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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## Special Endowment Assurance Plan

## Special Endowment Assurance Plan

This plan allows for a disciplined, systematic and relaxed way to save for a specific future financial need. You have the option of you getting the partial payouts during the term of your policy and this will enable you to meet short term financial goals.

The Special Endowment Assurance Plan has been exclusively designed as a mixture of saving, security and investment. It is ideally suited for the business men or women who wants to build capital to plough back into their business at a later time, while at the same time providing security for themselves, their business and their families.

### How does this policy work?

1. This policy can be issued for terms of 10, 15, 20 or 25 years only.
2. It can be issued on with-profit or without profit basis. The with-profit policy has a greater element of investment in it apart from providing security and protection to the individual and his family.
3. On survival to the end of every five years, **15% of the sum assured of the policy is payable** and the balance of the sum assured, (after deduction of the survival benefits already paid), is payable upon maturity plus bonuses, based on the original sum assured of the policy.
4. On death during the term, the full sum assured (without deduction of the survival benefits already paid) and bonuses accrued up to the date of death are payable.
5. The free total and permanent disability benefit which cease at age 65, pays the full sum assured plus the accrued bonuses immediately or in 24 equal monthly installments, if the policyholder suffers from total and permanent disability during the term of the policy before reaching age 65.

Policy Loans up to 90% of the cash surrender value acquired by the policy may be granted but the recovery of the outstanding loan must be made from the payment of the next survival benefits.

Example	
If a policy of SCR100,000 is taken for a period of 25 years the following payment will be applied.	
At the end of year	Survival Benefits 15% of the Sum assured
5	15,000
10	15,000
15	15,000
20	15,000
	(the balance) SCR40,000*

\* Plus accrued bonuses based on the original sum assured

### Other benefits

1. On Death: SCR100,000 plus bonuses accrued up to date of death.
2. On Total and permanent disability: SCR100,000 plus bonuses accrued up to date of disablement



**Start your Special Endowment Assurance Plan today!**

### Notable Features

1. On death, Maturity or on disablement, the bonuses due are based on the full sum assured of the policy.
2. On maturity, only the balance of the sum assured is payable i.e., after deduction of the survival benefits already paid during the term of the policy, whereas on death or Total and permanent disability, the full sum assured of the policy is payable.
3. No interest is chargeable on the survival benefits payable at the end of every five years, nor are the benefits repayable to the Company. They are for absolute use of the policyholder



*Where else can you ever get such fantastic benefits!*



### Medical Requirements

No medical evidence will be required for sum assured up to SCR250,000 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 SCR250,000 the medical requirements as necessary will be notified before acceptance of the proposal.