



Five
is all it
takes

SmartFive from HNB Assurance is a unique investment plan where you invest for five years and watch your dreams become a reality as your fund grows.

Smart isn't it..?



SmartFive from HNB Assurance

1. Premium Paying Term of 5 years
2. Basic Sum assured of five times the Basic Annual Premium
3. Your Maturity benefit would be the Fund Value as at the date the policy expiry
4. Death Benefit will be Sum Assured or Fund Value, whichever is higher
5. Policy term from 10 years to 30 years
6. Applicable age at entry 18 to 60 years
7. Maximum age at the expiry of the policy is 70 years
8. Ability to add the following additional benefits during the premium paying term (During 5 Years)
 - a. Additional Life Benefit
 - b. Accidental Death Benefit
 - c. Total Permanent Disability Benefit due to accident or sickness
 - d. Partial Permanent Disability Benefit
 - e. Critical Illness Benefit covering 29 illnesses
 - f. Hospitalization Benefit
 - g. SupremeHealth Benefit
 - h. Surgery Benefit

The following is an illustration of the benefits that you stand to enjoy assuming you are a 30 year old male

Age	30
Premium Payment Term	5 Years
Term	20 Years
Annual Premium	LKR 90,000
Death Benefit	LKR 450,000

Illustrative fund at the Maturity*	Assumed Rate of Dividend	Illustrative Fund Value LKR
	7%	1,035,034
	9%	1,450,495
	11%	2,018,155

Note: Additional benefits ceased at the expiry of premium paying term (5Years)

* Terms & Conditions Apply

Talk to your Advisor today about the HNB Assurance SmartFive Investment Plan

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