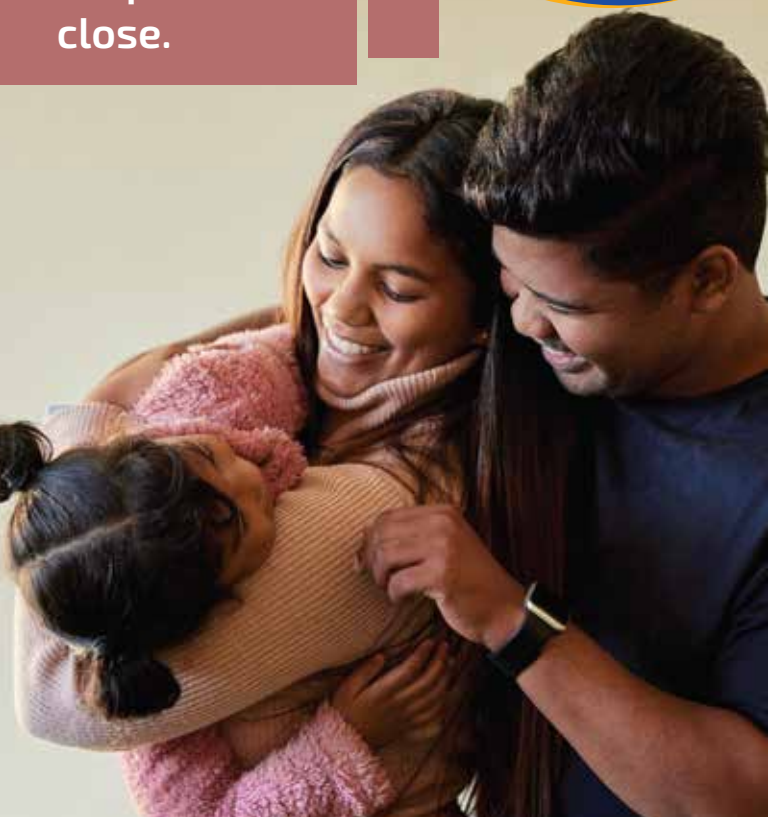




FamilyGuard

Though
you may be
miles apart,
your love
keeps them
close.



With HNB Assurance Family Guard, your family stays protected, wrapped in the care and security they deserve. While you work hard to build a better future overseas, we will help you safeguard the ones who matter most with attractive solutions to cater to your requirements.

**Give your loved ones the gift of
protection, powered by your love.
HNB Assurance Family Guard**

Features and Benefits of FamilyGuard



Age

Main Life/ Spouse

- Minimum Entry Age - 18 Years
- Maximum Entry Age - 55 Years
- Maximum Age at Expiry - 70 Years

Child (Hospitalization Benefit)

- Minimum Entry Age - 6 Months
- Maximum Entry Age - 18 Years

Child (SupremHealth Benefits)

- Minimum Entry Age - 3 Months
- Maximum Entry Age - 23 Years



Policy Term

15 Years or 20 Years

Premium Paying Term

5 Years



Payment Modes

Regular Premium Modes

- Monthly
- Quarterly
- Half Yearly
- Annually

Minimum Basic Premium (Rs.)

- Monthly - 30,000
- Quarterly - 90,000
- Half Yearly - 180,000
- Annually - 360,000



Sum Assured

5 times of the basic annual premium



Policy Loans

Policy loans are allowed

In-Built Protection Benefits

- Individual Level Term Benefit
- Accidental Death Benefit
- Total Permanent Disability Benefit due to an Accident
- Partial Permanent Disability Benefit due to an Accident
- Waiver of Premium Benefit due to Death
- Waiver of Premium Benefit due to Total Permanent Disability Caused by an Accident



Optional Riders

The product offers long pay riders available in the company



Death Benefit

- The company shall pay the death benefit sum assured if a death occurs
- Due to a death, waiver of premium benefit will be activated to continue the policy to pay the accumulated fund value at maturity



Maturity Claim Settlement

**Maturity Benefit
(Fund Value at
Policy Expiry)**

**Option 1
Lump Sum**

**Option 2
Monthly
Income**

**For 10 Years
For 15 Years
For 20 Years**

Loyalty Benefits

Loyalty Dividend

The Company shall credit the loyalty dividend to the fund account



Policy Term = 20

0.5 times of the basic annual premium is added to the fund at the end of 15 Years

3 times of basic annual premium is added to the fund at the end of policy term

Policy Term = 15

1.25 times of the basic annual premium is added to the fund at the end of policy term

For more details on benefits, exclusions, terms and conditions, please read the policy document carefully before concluding a sale.

Contact Information:

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www.hnbassurance.com

Assurance Line : 1301

