

# Achieve your Life Goals









**JANASHAKTHI**  
**LIFE INVESTMENT**  
**ACCOUNT**



**JANASHAKTHI**  
*Life*

# What are your LIFE GOALS?

- Buy my first house 
- Take my mother on her dream holiday 
- Give my daughter the best education 
- Help my son get his first car when he's 18 
- See my daughter have her dream wedding 
- Live my retirement comfortably doing what I want 

## Are you closer to making them a reality?

We all are busy with our lives, but sadly life and old age does not wait.

Achieve your life goals by investing in Janashakthi Life Investment Account.

## What is Janashakthi Life Investment Account

Janashakthi Life Investment Account offers you a **flexible investment plan** that will help you make your life goals a reality. **With a guaranteed investment return** each year and the added **superior protection covers** we will help you create and protect your wealth so you can live a truly fulfilled life.

## Why it is the best plan for you?

**You will have the freedom to select the time period you want to save for, according to your life goals:**

Select an investment time horizon starting from 10 years up to a maximum of 40 years.

You can choose whether you want to invest a single premium or pay monthly, quarterly, half yearly or yearly. So you have the flexibility to decide whether you want to build your investment by saving your bonus, monthly salary or by investing a lump sum amount as a one-time investment.

### **A Guaranteed return to build your investment yearly:**

At the beginning of each year you will be guaranteed a rate of return. This return will build your investment annually on a compounding interest basis.

If the actual return of your investment is higher than the guaranteed annual return you will get benefit of the higher rate. Because of this you are better off than most savings mechanisms available in Sri Lanka!



## Tax Free

Your maturity value will be tax free.

## A Plan that creates and protects wealth through benefits of life insurance:

In addition to the inbuilt life insurance cover in this plan, depending on your need, you can choose to get a higher life insurance benefit by paying a nominal fee, so you can live worry free knowing your family and loved one's will be protected should the unfortunate happen to you.

You can also select from a range of other optional health and protection benefits to customize your policy the way you need it.

## Example:

Benefits you will receive if you are 35 years old and invest Rs. 100,000 annually in your investment plan for 20 years:

### A fund to achieve your life goals:

Fund Balance after 20 years	Fund Balance after 20 years	Fund Balance after 20 years
(10%*)	(11%*)	(12*)
Rs. 2,813,140	Rs. 3,046,992	Rs. 3,301,560

\*Assumed investment returns for the duration of the policy.

Ideally you should select the life insurance cover worth at least 5-10 years of your income so your dependents will be able to continue living their lives even without your income.

## About Janashakthi Insurance PLC

Janashakthi has an exceptional record of financial stability and claim settlement. It has the highest stated capital of Rs. 4.85 billion among quoted insurance companies in Sri Lanka, with Rs. 32.10 billion in assets and over Rs. 13.65 billion in annual gross written premiums. Janashakthi has paid over 40 billion in claims to its policy holders, and is backed by global A-rated reinsurers.

Janashakthi is committed to safeguarding your investment, so you may enjoy the peace of mind and financial security you deserve in your later years.

This leaflet is only intended provide general information about Janashakthi Life Investment Account. For details and more specific information about this plan, please refer the policy schedule and policy document which are available on request.

To learn more about how Janashakthi Life Investment Account will work for you, please talk to one of our specialised life insurance advisers.



**JANASHAKTHI**  
*Life*

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