

Enjoy a Life of Ease
after Retirement



Throughout your journey in life, you work tirelessly towards the upliftment of your family and most importantly your children. This is to ensure that your children receive the best of education, achieve the desired job of their dreams and are happily married. In establishing your children's future, you selflessly leave all your own dreams behind, be it a holiday to an exotic destination, a world tour or even just sitting down to relax.

It is now time for you to stop, take a step back and plan for your retirement years, to fulfil your dream of building up a desired Pension Plan which will ensure the independence you deserve. Whatever your plans are, let the preparation starts TODAY.



Union Assurance Pension Advantage
is the right kind of solution for you.

Union Pension Advantage

WE give you access to the **very best,**
tailor made pension plan available and the
depth of expertise needed.

Key Features

Retirement Benefit

A monthly pension starting from the chosen retirement age for a fixed period of 10, 15 or 20 years.

Withdrawal Benefit

After completion of three policy years, this benefit allows to withdraw up to 15% of the fund value, once during the premium payment term.

Premium Waiver on Death

In the event of death, this benefit ensures the continuation of the policy by paying the premiums on your behalf to ensure the pension payment for your dependents.

Minimum Entry Age

25 years

Maximum Entry Age

55 years

Retirement Age

55 / 60 / 65 years

Premium Paying Term

10 - 30 years

Example 01

Age	Term	Retirement Age	Annual Premium	Benefit on Death	Dividend Rate		
35	25	60	120,000/-	2,400,000/-	6%	8%	10%
Illustrated Maturity Value					4,930,907/-	6,650,263/-	9,039,816/-
Illustrated Monthly Pension - Pension Payable Period 10 Years					54,087/-	79,199/-	116,387/-

Example 02

Age	Term	Retirement Age	Annual Premium	Benefit on Death	Dividend Rate		
35	20	55	60,000/-	1,200,000/-	6%	8%	10%
Illustrated Maturity Value					1,741,417/-	2,186,166/-	2,758,368/-
Illustrated Monthly Pension - Pension Payable Period 10 Years					19,102/-	26,035/-	35,514/-

Additional Benefits

- Premium Waiver on Total and Permanent Disability (Inbuilt)
- Suwamaga Benefit (Optional)
- Union Smart Health Premier (Optional)
- Premium Waiver on Death (Inbuilt)
- Funeral Expenses Benefit (Optional)
- Level Term Benefit (Optional)

Enjoy the Golden years of your life with Union Pension Advantage



To plan your retirement contact your Personal Financial Adviser or visit the nearest Union Assurance branch today.

For more information call our hotline on **1330**

(This brochure is for information only. This is not a contract of Insurance.
The precise terms & conditions will be detailed in the policy document.)

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