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HNB Life PLC is licensed by the Insurance Regulatory Commission of Sri Lanka (IRCSL)



For More Information



Because  
caring means  
thinking ahead



## Care, has a way of growing...

One day, you are making a coffee for one.  
The next, you are pouring two cups without thinking about it.

Somewhere along the way, your life grows. It's no longer just about you. It's about the family you come home to. The plans you talk about. Responsibilities growing alongside the life you are building together.

And here's the simple truth. Wanting to protect them is human.

Most of us don't lie awake worrying about numbers. We worry about people. About whether they will be okay if something changes. About whether the care we give today will still be felt tomorrow. Protection, at its core, is choosing to take responsibility while life is still good.





# PRIVILEGED PROTECT

is designed for those **who think ahead but live fully**

Wellbeing is not just financial. It is emotional. Physical. Personal. This is protection that fits around your life, supporting your health, your plans, and your family as your needs evolve over time.

Reimagined for new age families who value clarity and care, **Privileged Protect grows with you.**



Comprehensive  
protection for life's  
uncertainties



Six compulsory  
benefits

## Your peace of mind is **protected in six ways**

Privileged Protect includes six compulsory benefits designed to support you and your family through moments you cannot always predict, but can be prepared for.



-  **Individual Level Term Benefit**  
Life may be unpredictable, but your family's security does not have to be. This benefit ensures that those who depend on you are financially supported, whatever life brings.
-  **Accidental Death Benefit**  
This benefit provides added financial support to your loved ones if life takes an unexpected turn.
-  **Total Permanent Disability Benefit Due to Accident or Sickness**  
If an accident or illness leaves you unable to work, this benefit helps you maintain stability while you focus on healing and adjusting, without the added pressure of financial uncertainty.
-  **Partial Permanent Disability Benefit Due to Accident**  
If an accident results in a partial disability, this benefit supports you as you adapt and continue forward with confidence.
-  **Waiver of Premium Benefit in the Event of Death (Basic Benefit Only)**  
Even during the most difficult times, your protection continues. If you pass away, future premiums are waived so your family can retain the coverage they rely on.
-  **Waiver of Premium Benefit for Total Permanent Disability (Basic Benefit Only)**  
If total permanent disability affects your ability to earn, this benefit keeps your policy active without requiring further premiums, ensuring your protection remains uninterrupted.

## Protection for life...

Privileged Protect is thoughtfully structured to cover different stages of life.

### For you or your spouse

Coverage is available from the age of 18, with entry up to 60 years, and protection extending until 70 years of age.

### For children

Hospitalisation benefits are available from as early as 6 months up to 18 years of age.

### SupremeHealth benefits

Included from 3 months through to 23 years of age, ensuring care during the years that matter most.

You can choose a premium paying term of 5, 6, 8, 12, or 16 years, giving you the flexibility to align your payments with your financial plans and life goals.

## Policy Term

Term	Premium Paying Term < 7 Years	Premium Paying Term >= 7 Years
Minimum Policy Term	8 years	Max (10 years, Premium Paying Term)
Maximum Policy Term	40 years	40 years

## Protection that starts where you are

Privileged Protect is designed with clear entry points, so you can begin in a way that feels right for you.

Monthly

from Rs. 5,000/-

Quarterly

from Rs. 15,000/-

Half yearly

from Rs. 30,000/-

Annually

from Rs. 60,000/-

**Your protection benefits are linked to your basic annual premium, ensuring coverage grows in proportion to your commitment.** A minimum of two times your basic annual premium is compulsory for the following benefits, with the flexibility to increase cover from three times up to fifty times your basic annual premium.

### This applies to:



Individual Level  
Term Benefit



Accidental Death  
Benefit



Total Permanent Disability  
Benefit Due to Accident  
or Sickness



Partial Permanent  
Disability Benefit  
Due to Accident

## Support **when it matters the most**

In the event of death, protection is activated with care and clarity. The waiver of premium benefit is automatically activated, ensuring the policy continues without further premiums and the accumulated fund value is paid at maturity, providing continuity for your loved ones.

- Natural death is covered through the Level Term Benefit
- Accidental death is covered through both the Level Term Benefit and the Accidental Death Benefit

## Beyond Maturity

When your policy reaches maturity, you have the freedom to choose how you receive your benefit. This flexibility allows you to plan for retirement, ongoing income, or future priorities with confidence.

Option	Maturity Benefit
Option 01	Fund Value
Option 02	Monthly income allowed for 10 years, 15 years, or 20 years.

**Policy loans** are allowed, offering access to funds when required. In addition to the six compulsory benefits, long pay riders offered by the company may be added for extended coverage.



## Rewarding consistency

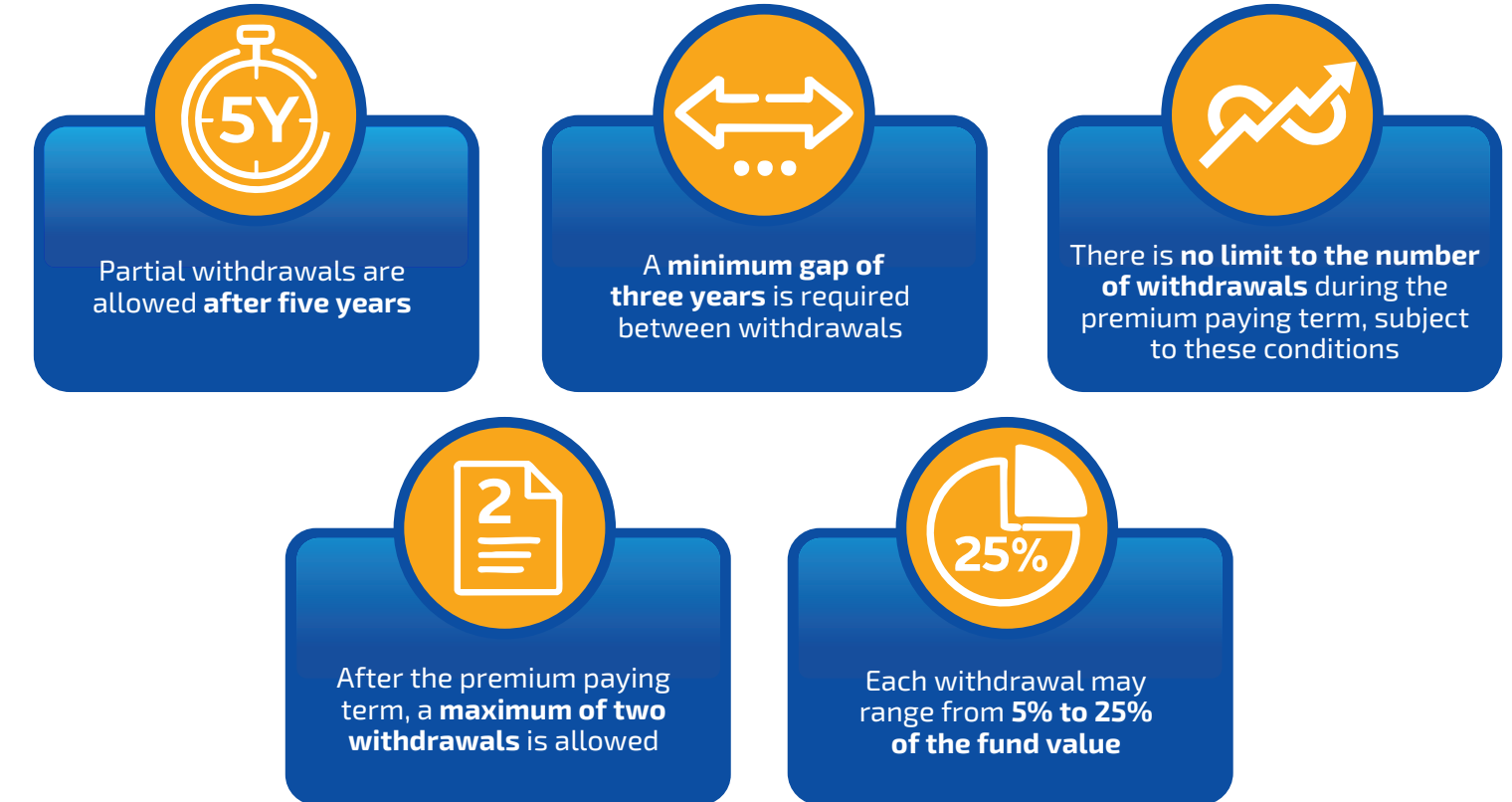
The loyalty dividend depends on your premium paying term and policy term, and is credited at key milestones during the policy. It's calculated as a % of Basic Annual Premium and added to the fund as below:

Premium Paying Term = 5 – 16 Years

Policy Term (Year)	Loyalty Reward (Times)			
	Yearly	Half-Yearly	Quarterly	Monthly
8 – 14 (End of the Policy Term)	0.70	0.70	0.70	0.65
15 – 19 (End of the Policy Term)	2.00	2.00	2.00	1.50
20 - 30 (Policy Year = 15)	0.50	0.50	0.50	0.50
20 - 30 (End of the Policy Term)	2.50	2.50	2.50	2.00
31 - 40 (Policy Year = 20)	0.50	0.50	0.50	0.50
31 - 40 (End of the Term)	3.00	3.00	3.00	2.50

**Top up premiums** are allowed after the completion of the first policy year. The minimum top up is Rs. 10,000, with no maximum limit. Up to four top ups are allowed per year.

### Access without compromising the future



\*Please note that policies with partial withdrawals are not eligible for loyalty dividends.

# PRIVILEGED PROTECT

is here to support.  
Thoughtfully.

You don't need to have everything figured out.  
You just need to begin, creating a safe space for the people you love,  
even when life gives us moments we cannot predict.  
Privileged Protect is here to support.  
So you can get on with your day.

*Your plans. Your life.*

