

AGESA

ENDOWMENT PRODUCT (HER İHTİMALİN SİGORTASI)



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What is Endowment Product ?

While securing yourself and your loved ones with protection benefits, it is a brand new life insurance product that, unlike conventional insurance products, entitles you to maturity benefit if no risk has occurred at the end of the policy period and to regular payment premium refund if all premiums are paid in full at the end of the policy period.

You can choose the product that suits you depending on your protection needs, your ability to pay and your duration expectation. AgeSA Endowment Product is here for you with its medium/long-term, standard and comprehensive guarantee options and many more flexibilities you will have during the policy period!



What are the Advantages?

- o Medium or long-term protection option
- o Possibility to obtain a refund of up to 100% of the premiums paid*
- o Optional disability benefit in addition to death and maturity benefits
- o Possibility of premium decrease and increase
- o Opportunity to suspend and restart the policy
- o Regular payment promotion
- o Tax Advantage**

* Valid for 12 years of product.

** All premiums paid can be deducted from the income tax base within the legal limits. The amount deductible from the tax base cannot exceed the annual gross amount of the minimum wage and 15% of the monthly income.



? What awaits you in Endowment Product ?

With a minimum monthly premium of USD 30, the guarantees within the scope of the product with 6-year and 12-year term options are as follows:

Death: The amount of benefit determined under the policy against the risk of death of the insured during the policy term, starting from the duration date of the policy.

Total and Permanent Disability Due to Accident or Sickness: Available as an option. Equal to the amount of death benefit amount.

Maturity Benefit: This is the indemnity payment made at the end of the policy term if the risk of death does not materialize. This amount is equal to 60% of the premiums paid during the policy term.

What is Regular Payment Premium Refund?

This is the additional premium refund made to policyholders at the end of the policy term, in the event that premium payments are made regularly or there are no open/deficient maturities. For the 6-year product, this amount is 25% of the premiums paid. For the 12-year product, it is 40% of the premiums paid.

Sample calculation for a 40 years old male who pays a monthly premium

	New Product (60% + 25%) (6 Years)	New Product (60% + 40%) (12 Years)
Total Premium Paid	USD 7,200	USD 14,400
Death Benefit	USD 31,307	USD 46,030
Maturity Benefit	USD 4,320	USD 8,640
Regular Payment Premium Refund	USD 1,800	USD 5,760
Total Amount Paid at the End of the Period	USD 6,120	USD 14,400

If the risk of death does not occur for the regular paying policies, 85% of the premium will be paid for 6-years product and 100% for 12-years product in total.



There are not only good or bad possibilities in life.

AgeSA Endowment Product protects you and your family's present and future, no matter what!

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