

Luckily, we have Savings Life Insurance!



With Savings Life Insurance, you can benefit from both protection and savings options and you can flex your payments depending on changes in your family's economy.



Savings and protection in one!

While saving to realize your dreams, the only thing you need to secure the financial future of your loved ones with the protection (death) benefit is Savings Life Insurance!



Make your savings count for you.

While you save in foreign currency with Savings Life Insurance, your savings will be valued and grow in a portfolio of USD-denominated Eurobonds with AgeSA's assurance.



How is the death benefit determined?

Within the scope of your policy, you determine your savings premium and death benefit amount according to your needs, provided that it is not less than USD 30 per month.

The death benefit under the policy is determined according to your annual savings premium and the death coverage multiple you choose between 20, 50 or 100.

SAMPLE CALCULATION



Monthly Savings Premium



Annual Savings Premium



Death Coverage Multiple



Death Benefit Amount



Monthly Death Benefit Premium



Total Monthly Policy Premium

40 YEARS OLD MALE



Why AgeSA Savings Life Insurance?

While saving in foreign currency with AgeSA Savings Life Insurance, with the flexibility provided in the product features, **you can freeze the payments at any time from the 1st year of your policy, borrow from your savings or change the premium you pay.**

At the end of the 10-year policy term, if death risk does not occur, you will receive your savings back together with the returns. In the event of death during the policy term; **your death benefit and savings with interest income are paid to your loved ones.**

Not to regret later on
"I'm glad I started saving today!"
it's up to you!

With Savings Life Insurance, you can save in foreign currency while securing the future of your loved ones. Moreover, your savings are **invested** on your behalf in a diversified investment portfolio **with the assurance of AgeSA**, the sector leader.

If you want to earn from the exchange rate difference while generating foreign currency income and protect your family at the same time, **Savings Life Insurance is just for you!**



What Advantages Does Savings Life Insurance Offer Me?



- 1** Your savings are invested in Savings Life Insurance
There is a capital guarantee; your savings will not be diminished.
- 2** When your policy expires, you will receive your savings back along with the returns.
**Profit sharing is made at a rate of 80%-20% on the income.*
- 3** With Savings Life Insurance, you can decrease your premium amount once and also you can increase it once, starting from the first year of your policy, in line with your changing economic condition
- 4** From the first year of your policy, you can suspend your premium payments and restart your policy as soon as you are able by paying only your death benefit premiums.
- 5** From the first year of your policy, you can borrow from your savings at any time with no obligation to repay.
- 6** You can grow your savings by making additional premium payments at any time.
- 7** Half of the 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.

TAX ADVANTAGE	
Monthly Premium Paid	100 USD
Assumed Annual Premium Amount in TRY (1,200 USD × 46)	55.200 TRY
Estimated Income Tax Rate	27%
Annual Tax Advantage (55,200 TRY × 50% × 27%)	7.452 TRY

50% of saving life insurance premiums may be deducted from the income tax base. The deductible amount cannot exceed 15% of the monthly gross income and or the annual gross minimum wage amount. The calculation in this example is based on a monthly gross salary of TRY 100,000, a 27% income tax rate, and an average exchange rate of TRY 46/USD.

To fully benefit from the assurances and privileges provided by Savings Life Insurance, **we recommend you to complete your 10-year period.**