

Now you could get on with your normal life routine without worry by having yourself enrolled in the best retirement plan in the country- BOC Abhimana. The flexibility of options available through this scheme gives the opportunity to any Sri Lankan above the age of 18years to join it and reap the benefits. This would be an ideal retirement solution for Semi-Government, or private sector employees or self-employed persons to secure their future with a stable retirement scheme and experience a sense of confidence and pride without worrying about the future. This scheme is also open for retired persons and Non-resident Sri Lankans not only as a retirement scheme but also as an investment option. The Bank has made arrangements for the Private sector employers to contribute to Abhimana Pension scheme on behalf of their employees fully or jointly with the employee.

Depending on the age, required retirement benefit, amount and period one can select the most suitable Abhimana retirement option. Customers can enroll in the retirement plan either by making a lump sum payment or as with the installment option, monthly contribution that would depend on the age, selected retirement plan option and the retirement benefit amount. This unique product gives the opportunity for the customer to arrange a retirement plan for a fixed period (Option 1- 4, 7 and 8) or entire life time (Option 5, 6 and 9) in the following table and gives the ability to nominate a beneficiary to receive funds on the death of the Abhimana pensioner. The Bank also facilitates private sector employers to include their employees in this plan through joint or full contribution by the employer. In case, the customer is above 55 years of age, he/she can get retirement benefits from the following month onwards by investing his/her EPF fund with BOC Abhimana.

Customers can plan their retirement benefit according to the Options as mentioned in the following table. For a customer who opts for a Retirement plan option 01, where the joining age is 30 years and the Retirement Benefit is Rs.10,000/- per month, the customer will have to make a monthly contribution of Rs.1,400/- per month. And if the customer requires a retirement benefit of Rs.30,000/- per month, the installment he/she has to make

is Rs.4,200/- (Rs.1,400 X 3). The return benefit will be Rs. 10,000/- or multiples of Rs.10,000/- which will be credited to a savings account from which money can be withdrawn from any BOC branch or from any ATM.

You could visit the nearest Bank of Ceylon branch to arrange the retirement plan most suitable for you. BOC Abhimana Retirement plan holders will receive all these benefits with the safety of a government bank. Therefore joining now with BOC Abhimana Pension Scheme would secure

your future and enable you to enjoy the pleasure of a worry free retirement.

Retirement Plan (RP) option

RP No.

Pension Starting Age

Pension completing age

Term of Pension (Yrs)

1

55

65

10

2

55

70

15

3

60

70

10

4

60

75

15

5

55

Life time Pension

6

60

Life time Pension

7

55 and above

Pension from next month – 10yrs

8

55 and above

Pension from next month - 15 yrs

9

55 and above

Pension from next month –for Life time

RB - Retirement Benefit

The Bank of Ceylon earned global recognition as one of the top 1000 banks in the world, as listed by The Banker Magazine (UK) respectively in 2012, 2013 and 2014. The Bank claimed its award as the only Sri Lankan brand recognized as one of the Asia's Best Brands in 2013 by the Chief Marketing Officer's Council (CMO Council) based in Mumbai, India. Brand Finance Lanka ranked Bank of Ceylon as the No.1 Brand in Sri Lanka for the last six consecutive years. The Bank of Ceylon recorded yet another hat-trick in 2013 at the National Business Excellence awards ceremony organized by the National Chamber of Commerce. The Bank has achieved exceptional milestones in recent

years by achieving rapid growth in recent years and currently holds over Rs.One Trillion assets. Focusing on the Bank's achievement, Fitch Rating Lanka ranked the Bank of Ceylon at AA+ (lka) which is the highest rating awarded to a local commercial bank. Bank of Ceylon is also the only Sri Lankan bank with an international presence, with branches in Chennai, Male, Seychelles and a subsidiary in London.