



SINGLE PREMIUM PLAN

Looking for a safe investment? If you have a lump sum of money to invest and are looking for an alternative to traditional bank accounts and term deposits, then look no further. The Single Premium Plan invests in the With Profits Fund, providing a tax efficient, steady but conservative return over the medium to long term.

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It can be difficult to decide on the best way to invest and make the most out of your money. If you are looking for a reliable, tax-efficient and secure way to save, then the Single Premium Plan is a great option for you.

Looking for capital guarantees?

Your savings are invested in our With Profits Fund which aims to provide you with steady and conservative returns, whilst offering valuable guarantees. It is a secure investment with potential for growth which also protects your savings from short term market volatility. Your savings grow in line with annual bonuses which we declare.

Under current legislation, there is no tax payable on the benefits when you receive them, if you are a Maltese Resident.

At maturity, we guarantee to repay the original amount invested after charges, plus any bonuses declared, less any withdrawals you may have already made. The guarantee also applies if you die before the end of the policy but not if you voluntary withdraw your savings earlier.

What are the Plan's benefits?

When you invest in the Single Premium Plan you will be able to earn an annual Regular Bonus which, once declared, is guaranteed. The bonuses are compounded to your investment. However, you have the option to withdraw them as an annual income without incurring any charges.

The Plan also includes benefits offered free of charge:

- Death Benefit – Payment of 101% of the contribution paid (or 101% of the Policy Account whichever is higher) if the Person Covered is 70 years old or younger at the time of death or Payment of 100% of the single contribution paid (or 100% of the Policy Account whichever is higher) if the Person Covered is 71 years old or older at the time of death.
- Funeral Expenses Benefit – the option to receive part of the Death Benefit immediately to cover funeral expenses, up to a maximum of €2,500.

Make the most of your savings

The plan, not only offers you the prospect of the investment growth potential, helping you to make a return on your money, but also provides you with peace of mind thanks to the valuable guarantees available upon maturity or earlier death.

You also have the option to make additional Top Up Contributions to boost your savings.

The Single Premium Child Policy

If you wish to put money aside for when your child buys their first home, car, or pursue a University Degree, you may do so by investing in the Single Premium Child Policy. This Plan may be taken out by parents, grandparents, relatives and legal guardians who wish to invest on behalf of a child.

How much can I save, and what will I get in return?

You can start a Plan by investing at least €5,000 for a minimum of 8 years.

You can top up your investment at any time before the Plan's final year. You can make as many additional Top Up Contributions as you like, each of at least €500. The final value of the Plan will depend on how much you save and how long you keep it for, as well as the bonuses which we declare each year.

Contact us today for your personal quote.

Accessibility of your savings.

Should you need to access part of your investment in the Plan, you are able to do so. However, charges may apply. This is subject to a minimum withdrawal of €500, and retaining at least €5,000 in the Plan. We reserve the right to apply a market value reduction on withdrawals affected before the Plan's term ends.

We strongly advise that you read the Key Features Document and the Policy Document that outline the terms and conditions of your plan.

KEY FEATURES

Type	Single Premium Savings Plan (With Profits)
Minimum Contribution	€5,000
Age of Person Covered	Between 18 and 82 (3 months to 17 years for Child Policy)
Period of cover	At least 8 years (or until you are 90 years old)
Number of Persons Covered	1 or 2
Standard Benefits	Death Benefit Funeral Expenses Benefit
Extras	Additional Top Up Contributions Partial withdrawal of capital Optional bonus withdrawals



What are Top Up Contributions?

They are additional one-off contributions added on to the policy to give it a boost.



Investing in a Single Premium Plan can meet a number of financial needs throughout your life journey including the investment of a lump sum, consolidation of assets, retirement planning, building up savings for kids or assets for yourself and estate planning amongst others.



To find out more ...

For more details about the Single Premium Plan, you may contact MAPFRE MSV Life on info@msvlife.com or by calling 8007 2220.

If you cash in your Plan before the date of maturity, you may not get back as much as you invested. What you might get back will depend on the investment performance and the bonuses we might add. The rate of future bonuses is not guaranteed and may change over the years. Tax treatment depends on individual circumstances and is based on current Tax legislation which may change in the future.

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DOWNLOAD THE KEY FEATURES DOCUMENT TO YOUR DEVICE

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