



UNIT LINKED SAVINGS PLAN

A flexible plan designed to help maximise your wealth and reach your long-term life goals. With access to professionally managed funds, you can start investing from just €40 a month. You have complete independence and control to tailor the Plan to suit your personal circumstances.

 **MAPFRE | MSV Life**

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Your ambitions in life are undoubtedly driven by ever-changing needs and responsibilities: from education to a career, to family to enjoying retirement and passing on a legacy.

Reaching your goals at different stages in life means that you will need to start saving now to build a strong financial foundation. This Plan gives you access to professionally managed funds, ranging from conservative to adventurous, which can help you maximise your wealth.

The savings plan which ticks the boxes.

No matter what you want to save for, it's never too early to start saving for your dreams! We know it may be difficult to find a suitable investment which offers you the right balance of guarantees, market-linked growth and overall flexibility when you want to save regular amounts. And because it is important to you to have complete control, this Plan allows you to:

- Choose the funds which best suit your objectives – from capital guaranteed to adventurous – and change them over time should you decide to do so.
- Choose how much you want to save, and how often.
- Decide how long you want to save for, so you can plan the maturity to coincide with a special event.
- Increase and decrease the amount you save.
- Take breaks from making payments.
- Make additional one-off investments to boost your savings.
- Withdraw part of your savings during the Plan's term.

What benefits will be paid?

The Plan is a regular savings plan which will provide you with a lump sum at the end of its term. The value at the time of maturity will be based on the value of the underlying investments which you have selected. The aim is to maximise your wealth over the medium to long term by tapping in to the market potential, with the possibility of securing up to 50% of your capital by investing it in the With Profits Fund.

The Plan also includes benefits offered free of charge:

- Death Benefit – 101% of the full savings amount will be paid should the person insured by the Plan pass away. You can also nominate specific persons as beneficiaries to receive this amount.
- Funeral Expenses Benefit – the option to receive part of the Death Benefit immediately to cover funeral expenses, up to a maximum of €2,500.
- Terminal Illness Benefit – we would consider paying up to 50% of the Death Benefit if the person insured by the policy is diagnosed with a terminal illness.

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

You can start saving from just €40 a month, and you can decide to change the amounts you save regularly after the plan starts. You also have the option to make additional one-off investments to boost your savings.

The final value of your Plan will depend on the value of the underlying investments which you select, as well as how much you save and how long you keep it for. Contact us today for your personal quotation.

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

Registered Address: MAPFRE MSV Life p.l.c., The Mall, Triq il-Mall, Floriana, FRN1470, Malta
Postal Address: P.O. Box 54, Marsa, MRS1000, Malta **Company Registration N°:** C-15722
Telephone: +356 2590 9000 **Email:** info@msvlife.com **Website:** www.msvlife.com

MAPFRE MSV Life p.l.c. (C-15722) is authorised by the Malta Financial Services Authority (MFSA) to carry on long term business under the Insurance Business Act, Cap 403 of the Laws of Malta. MAPFRE MSV Life p.l.c. is regulated by the MFSA.
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KEY FEATURES

Type	Regular Savings Plan (Unit Linked)
Minimum Premium	€40 monthly
Age of insured person	Between 18 and 57
Period of cover	Between 10 and 65 years
Number of insured persons	1 or 2
Standard Benefits	Death Benefit Funeral Expenses Benefit Terminal Illness Benefit
Investment Choice	With Profits Fund and/or Unit Linked Funds



What is the With Profits Fund?

A Fund, which aims to provide you with steady, conservative returns, whilst offering valuable guarantees. It is a secure investment which offers potential for growth whilst protecting your savings from short term market volatility. Your savings grow in line with annual bonuses which we declare.



What are Unit Linked Funds?

You can choose to invest from a range of professionally managed investment funds from Fidelity, Invesco, BlackRock, Valletta Asset Management or APS Bank. The aim is to give you the potential for medium to long-term capital growth, and to allow you to create a portfolio to match your investment objectives.



By starting your Unit Linked Savings Plan, you have taken an important step to help make your future more rewarding, because you want to make the most of your money with the aim of reaching your personal medium-to long term goals. You will have complete control and flexibility to tailor your plan, even if your circumstances change in the future.



To find out more ...

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

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DOWNLOAD THE KEY FEATURES DOCUMENT TO YOUR DEVICE