



## FLEXI PLAN

Start saving for your future in a flexible, tax efficient plan, offering certain investment guarantees and valuable optional extra benefits. It's never too early to start saving for your future.

ROCS

group



**MAPFRE** | MSV Life



We all have personal milestones in life which we want to achieve over time, like buying a car, boat or home, starting a family, saving for our children’s future, or setting ourselves up for a comfortable retirement.

Whatever your goals, it’s a good idea to start preparing for them as soon as possible, making it easier for you to reach them when the time is right.

Start Saving Now...

No matter what you want to save for, it’s never too early to start saving for your dreams! We know that flexibility is important to you, so with this Plan you can:

- Choose how much you want to save, and how often.
- Increase and decrease the amount you save.

What benefits will be paid?

The Plan is a regular savings plan which provides certain investment guarantees and annual bonuses. You choose how much you want to save and for how long so you can plan the maturity to coincide with a special event. If you are a Maltese Resident then under current laws there is no tax to pay on the benefits when you receive them.

You can also designate one or more beneficiaries to ensure that it pays out quickly and directly to the people you want the money to go to should you pass away.

The Plan also includes benefits offered to you 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 – offers beneficiaries 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 you are diagnosed with a terminal illness.

Make the most of your savings.

Your savings are invested in our With Profits 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.

We guarantee at maturity to repay the original amount invested after charges, plus any bonuses declared. The guarantee also applies if you die before the end of the policy, but not if you voluntarily withdraw your savings early.

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 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 quotation.

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	Regular Savings Plan (With Profits)
Minimum Premium	€40 monthly
Age of insured person	Between 18 and 69
Period of cover	Between 6 and 57 years
Number of insured persons	1 or 2
Standard Benefits	Death Benefit Funeral Expenses Benefit Terminal Illness Benefit

By starting your Flexi Plan, you have taken an important step to help yourself and your loved ones pursue the dreams which matter most to you. Whatever it is you want to save for, saving for it now will certainly make it easier to get there.