

A warm, intimate photograph of a woman with long brown hair and a baby with blonde hair, both wearing red turtlenecks. They are sitting on a light-colored, textured rug in front of a large window, looking at each other with gentle smiles. The woman's hand is gently touching the baby's head. The background is bright and out of focus, showing the window frame and some indoor plants.

INVESTMENT BOND

A Plan offering you the possibility to maximise your wealth by investing a lump sum into professionally managed funds, ranging from capital guaranteed to adventurous, in one of 3 currencies (€/US\$/£). Flexible and cost-efficient, the Investment Bond is designed to help you reach your medium to long term goals whilst offering financial security for your loved ones.

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Reaching your financial goals whilst making the most of your money can be difficult, especially when you want controlled and flexible access to financial market returns. The Investment Bond can help you reach your goals by giving you access to professionally managed funds, ranging from conservative to adventurous, which can help you maximise your wealth in a cost effective way.

An investment for life.

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. 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.
- Make additional one-off investments to boost your savings.
- Withdraw part of your savings during the Plan's term.

What are the Plan's benefits?

When you invest in the Investment Bond, you will gain access to the markets to the extent that it fits your objectives. The term of the plan is open, so you can decide when the time is right for you to access your investment, or part of it, as a lump sum.

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.

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

You can make a lump sum investment of at least € / US\$ / £3,000, and have the option to make additional one-off investments to boost your savings over the years, offering investment growth potential to help you make the most of your money.

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.

Accessibility of your savings.

Should you need to access part of your investment in the Plan, you are able to do so as long as you retain at least the amount you first invested on the Plan's account. This is subject to a minimum withdrawal of € / US\$ / £500, and exit charges may apply in the first 15 years of the Plan.

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 (Unit Linked)
Minimum Premium	€/US\$/£ 3,000
Age of insured person	Between 3 months and 85 years
Period of cover	Whole of Life
Number of insured persons	1 or 2
Standard Benefits	Death Benefit Funeral Expenses Benefit
Extras	Additional Top Ups Partial withdrawal of capital Free optional bonus withdrawals
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 low to 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 investing your lump sum in an Investment Bond, you are on the way to making 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.

Floriana: Development House, St Anne Street, FRN 9010

T: +356 2015 1515 F: +356 2152 3869 E: invest@rocsgrp.com