



## **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.

# SINGLE PREMIUM PLAN

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, 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.

If you are a Maltese Resident then under current laws there is no tax to pay on the benefits when you receive them.

We guarantee at maturity 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 voluntarily withdraw your savings early.

## 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, but 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 – 101% of the full savings amount will be paid should the person insured by the Plan pass away.
- 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.

Not only does the Plan offer investment growth potential to help you make the most of your money, but also reassurance of a guaranteed minimum cash sum at the end of the term.

You also have the option to make additional one-off investments (top ups) 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 investments 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.

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**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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## Accessibility of your savings.

Should you need to access part of your investment in the Plan, you are able to do so at no extra charge once the policy has been in force for more than 3 years. 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 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 Premium	€5,000
Age of insured person	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 insured persons	1 or 2
Standard Benefits	Death Benefit Funeral Expenses Benefit
Extras	Additional Top Ups Free partial withdrawal of capital Free optional bonus withdrawals



### What are Top Ups?

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



By starting your Personal Pension Plan, you have taken an important step to providing for your own future, safeguarding your lifestyle to the best degree possible.



### 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.

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DOWNLOAD THE KEY FEATURES DOCUMENT TO YOUR DEVICE