



## **FREE LIFE INSURANCE FOR NEWLY WEDS**

We believe life insurance and family protection are the cornerstones to successful financial planning and security. Whilst we can never replace you, our offer is designed to give your family a helpful start in replacing your income in the event of your death.

 **MAPFRE** | **MSV Life**

# FREE LIFE INSURANCE FOR NEWLY WEDS

We believe that life insurance and family protection are the cornerstones to successful financial planning and security. Whilst we can never replace you, our offer is designed to give your new spouse a helpful start in replacing your income in the event of your death.

The Free Life Insurance for Newly Weds is there to help make your life that little bit easier by giving you the peace of mind you deserve.

## Give your new spouse the financial protection they need.

The Plan guarantees that a payment of €10,000 is made directly to your spouse should either of you pass away during your first year of marriage. This can help to:

- Pay associated bills and expenses;
- Pay any inheritance taxes due;
- Have a sum of money to help out in the short-term.

## What benefits will be paid?

Your Plan will pay out €10,000 if a person insured by it dies. The Plan will end after the Death Benefit has been paid, or on your first wedding anniversary, whichever is the earlier.

## What will it cost?

The Plan is offered to you free of charge, because we strongly believe that it is important to protect your loved ones. Applying is easy and fast: everything can be done online. Just scan the QR code below, or visit our website.

## KEY FEATURES

Type	Level Term Protection
Premium	FREE
Age of insured person	Between 18 and 65
Period of cover	6 months to 1 year
Number of insured persons	2

## What is Life Insurance?

Life insurance is a simpler concept than many people think. Essentially, it is a contract between you and your Life Insurer in which the Life Insurer agrees to pay a sum of money if you die whilst the contract is in force.

Many times, the payment is made to specific persons which you choose, known as "Beneficiaries".

Some Life Insurers, like Mapfre MSV Life, offer you the option to add "extras" on to your Plan at a charge, such as protection for the diagnosis of critical illnesses or permanent total disability.

Life Insurance is an important part of financial planning, as it ensures that those you leave behind have some finances to fall back on should you pass away.



By applying for your Free Life Cover for Newly Weds, you have taken an important step to protect your loved one's financial future. The benefit paid to your spouse in case of death is free from tax under current legislation. This means that they can rely on the full amount to be paid directly to them, for their benefit.



## To find out more ...

For more details about the Free Life Insurance for Newly Weds, you may contact MAPFRE MSV Life on freephone 8007 2220, contact your Insurance Broker, any of our Tied Insurance Intermediaries or visit any branch of Bank of Valletta p.l.c. or APS Bank.

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