



## 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.



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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.
- Select, increase or remove a number of important additional benefits, subject to T&Cs applicable at that time.

### 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.

The Plan offers the option to add on extra benefits to cover death, illness and injury. 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.

### Tailor your Plan.

The Plan can be customised to help you address other needs, at an extra cost:

- **Additional Life Insurance** – Your Plan will pay out an additional specific amount of money (the "Death Benefit") should a person insured by it die while cover is in place.
- **Accidental Death Benefit** – the Death Benefit is doubled if death is caused by an accident.
- **Permanent Total Disability** – if you are certified to be permanently and totally disabled, then the Death Benefit will be paid.
- **Injury Benefit** – a portion of the Death Benefit may be paid if the

insured person is seriously injured.

- **Waiver of Premium Benefit** – if you are unable to work due to an accident or illness for longer than 6 months, then you will not need to pay your premium until you are able to return to work.

### 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

<b>Type</b>	Regular Savings Plan (With Profits)
<b>Minimum Premium</b>	€40 monthly
<b>Age of insured person</b>	Between 18 and 69
<b>Period of cover</b>	Between 6 and 57 years
<b>Number of insured persons</b>	1 or 2
<b>Standard Benefits</b>	Death Benefit Funeral Expenses Benefit Terminal Illness Benefit
<b>Additional Benefits</b>	Optional Additional Life Insurance Accidental Death Benefit Permanent Total Disability Injury Benefit Waiver of Premium



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.



### To find out more ...

For more details about the Flexi Plan, you may contact Laferla Holdings Ltd. by telephone on +356 2122 4405, by e-mail on [info@laferla.com.mt](mailto:info@laferla.com.mt) or visit our website [www.laferla.com.mt](http://www.laferla.com.mt)

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