

SERVING YOU SINCE 35 YEARS



Terms and conditions apply



ISLAND
LIFE
ASSURANCE

PROTECTION & INVESTMENT PLANS

TRUE TO LIFE. SINCE 1985

Island Life Assurance is licensed by the Financial Services Commission

A CURIMJEE COMPANY

PROTECTION & INVESTMENT PLANS

Life is full of uncertainties, this is why it is advisable to save today in order to enjoy life better tomorrow.

ILA has developed a combined tailor-made Protection and Investment Plans that both preserve and grow your investment taking you closer to your next milestone of achievement.

Some of our **Protection and Investment Plans** have been designed to pay up to FOUR times the basic sum assured, upon the happening of certain events.

OUR PLANS ARE AVAILABLE IN 5 VERSIONS:

1. Island Cash Back Plan

A truly innovative insurance plan which has been designed to pay up to FOUR times the basic sum assured, upon the happening of becoming critically ill, totally and permanently disabled or lose your life. Being a 'cash back' plan, a percentage of the basic sum assured is payable every five years.

2. Island Savings Plan

Our **Savings Plan** has been designed to cater for individual circumstances and can provide up to FOUR times the basic sum assured as cover that you and your family will need should you (or your spouse in case of a joint policy) become critically ill, totally and permanently disabled or lose your life.

3. Island Flexible Savings Plan

The **Island Flexible Savings Plan** is an investment linked plan designed to encourage individuals to save for their future.

CASH WITHDRAWAL

For policies with term exceeding 15 years, the Company will offer the option for policyholders to have a partial cash withdrawal once the policy has been in force for at least 10 years. This option will be available once every 5 years and the partial withdrawal will be limited to 15% of the Personal Private Account (PPA).

FLEXIBLE MATURITY DATE

The default maturity date is set at age 65. However, the policyholder can opt for an earlier maturity date provided the policy has been in force and premiums have been paid for at least 10 years. The full PPA will be paid if the policyholder decides to discontinue the policy as from the 10th policy anniversary.

OTHER OPTIONAL SUPPLEMENTARY BENEFITS

Total & Permanent Disability (TPD)

The Total & Permanent Disability benefit will pay an amount selected at the outset in the event if you (or your spouse, in case of a joint policy) should become totally & permanently disabled as defined in the policy conditions and the policy ends.

Additional Death Benefit (ADB)

The Additional Death Benefit allows you to increase death cover and have an extra amount of protection.

4. Island Prime Plan

The **Island Prime Plan** is a Single Premium investment linked plan which has been carefully designed for you to invest your funds with the potential to earn additional returns on your investments.

5. Island Fidelity Plan

The **Island Fidelity Plan** is a Single Premium investment linked plan designed to encourage existing policyholders to re-invest their survival or maturity benefits back into the company in a plan structured to earn a loyalty bonus along with normal returns.

ELIGIBILITY

It can be set up by a single person or a couple.

The minimum age at entry is 18 years and maximum is 60 years provided age at maturity does not exceed 65 years.

To learn more about our **Protection & Investment Plans** and for a personalised quote call us on **217 6900 / 217 6902** or send us an email on **quote@ila.mu**

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