

PRODUCT INFORMATION LEAFLET

Life insurance for New Parents

Life insurance and family protection are the cornerstones to successful financial planning and security. The MSV Free Life Insurance for New Parents is there to help make life that little bit easier by giving our clients the peace of mind they deserve.



Product Information



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 family a helpful start in replacing your income in the event of your death.

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

Give your new child the financial protection they need.

The Plan guarantees that a payment of €10,000 is made should you pass away before your child's first birthday. 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.

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	✔ 1 or 2

What benefits will be paid?

Your Plan will pay out €10,000 if a person insured by it dies. You may choose to appoint your child as the 'beneficiary' thus

ensuring that in case of your death, the proceeds will be paid to the person who is appointed as their curator, safeguarding your child's interests. The Plan will end after the Death Benefit has been paid, or on your child's first birthday, 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.

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 New Parents, 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.

You, your family & your business *Protected*



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