

IVApension December 2025 Offer

Terms and conditions

Offer overview

Between 1 December 2025 and 31 December 2025, customers who start a new IVApension policy through CCIS, a tied insurance intermediary of IVALIFE, will receive a one-time promotional Additional Contribution (Top-up). The amount will be equal to the monthly premium selected at policy inception.

Eligibility criteria

The offer applies exclusively to new IVApension Personal Pension Plan applications submitted and issued through CCIS during the promotional period, and subject to the acceptance criteria of IVALIFE Insurance Ltd.

The policy must be set up with a monthly premium payment frequency.

The client's first monthly premium payment must be successfully received for the promotional Additional Contribution (Top-up) to be applied.

Promotional Additional Contribution (Top-up) conditions

- The Top-up is a one-time contribution equal to the monthly equivalent premium chosen at inception and is non-recurring.
- The promotional top-up is one-time only and non-recurring.
- The promotional top-up will be allocated only after the first monthly premium has been received and applied to the policy.
- The offer has no cash value outside of the policy and cannot be refunded, transferred, or redeemed.

Policy status requirements

Any SEPA Direct Debit Rejections>Returns of the first payment will allow IVALIFE to reclaim the promotional one-time Additional Contribution (Top-up) amount back from your policy.

Similarly, IVALIFE retains the right to reclaim the amount back from you in the event of a Cool-Off, Transfer Out/Surrender or Premium Holiday occurring within the first policy year.

Offer period

The offer is valid for new applications submitted between 1 December 2025 and 31 December 2025.

Exclusions

Existing IVApension policies are not eligible for this offer.

Other conditions

The promotional Additional Contribution (Top-up) will be invested in the same Strategy allocation selected for regular premiums.

The offer amount may take up to 1 month to be allocated.

IVALIFE in collaboration with CCIS reserves the right to amend, suspend, or withdraw the promotion at any time without prior notice, provided that policies already issued under the offer will retain their eligibility.

All decisions made by IVALIFE regarding the eligibility and application of this promotion shall be final.

This promotion cannot be combined with other incentives unless explicitly stated.

Product warning

Money invested within the Pension Sub-Account may be eligible for a tax-credit and will not be accessible before the age of 61. Eligibility for tax credits on your contributions depends on your tax status. Such tax credits depend on individual circumstances and their amounts together with Maltese tax legislation may change in the future. The investment value may go down as well as up and could also be affected by changes in currency exchange rates. You may lose some or all of the money invested.

Charges will apply should you Surrender the Access Sub-Account or Transfer the Pension Sub-Account before the Retirement Date. Your decision to invest in this product should be based on the full details within product documentation which may be accessed through www.cc.com.mt. This Product is manufactured by IVALIFE Insurance Ltd and distributed by Calamatta Cuschieri Investment Services Limited.

Calamatta Cuschieri Investment Services Limited (C 13729) is authorised under the Insurance Distribution Act, Cap 487, to act as an enrolled Tied Insurance Intermediary for IVALIFE Insurance Limited (C 99404). IVALIFE is authorised under the Insurance Business Act, Cap 403 to carry out long term business in Malta. Both entities are authorised and regulated by the Malta Financial Services Authority.