



THINKING OF
BUILDING
A GREAT
FUTURE
FOR YOUR
CHILDREN?

CREATE YOUR CHILD'S HERITAGE FUND!

NIC CHILD INVESTMENT PLAN

Prepare your children success.

You plan to create your own family legacy with your bundle of joy. As a parent, you will do everything you can to make sure your little angels get the best in life.

NIC Child Investment Plan provides beyond normal savings. It builds financial security for your babies and kids as they grow. It protects their future whilst covering you against an unfortunate event.

Act smartly now and start building their heritage by investing in your **NIC Child Investment Plan**.

Terms & Conditions apply

Get your quote

602 3000 | www.nicl.mu

- Benefit from diversified investment funds that provide long term growth
- Build your Child's Heritage Fund up to maturity. You may opt for partial withdrawal after the 10th policy year
- Stay invested and Earn Loyalty Bonus every 10 years
- Protect the Child's future with a monthly Family Income Benefit in case of death/disability of the insured parent
- Benefit from a premium waiver in case of disability of the insured parent
- Receive an annual gift on your child's birthday
- Enhance your protection with Critical Illness, Disability, Accidental Death & Additional Death Benefit options

Check out all the benefits at
thenicgoodlife.com/ChildInvestmentPlan

NIC
NATIONAL INSURANCE COMPANY
*Serving You
Serving The Nation*

NIC Child Investment Plan

Policy Type	Unit-linked insurance plan
Joint cover	Available
Policy Term	20, 25, 30 or 35 years
Annual Celebrations Bonus	A special annual bonus is payable on the child's birthday
Partial Withdrawal	75% of your Fund value payable once after the 10 th policy anniversary
Joining Age	18 - 60 years
Maximum Age at Maturity	70 years
Minimum Monthly Basic Premium	MUR 1,000
Escalation Option	Premium and Benefit escalation available
Non-forfeiture period	24 months
Surrender Value	<ul style="list-style-type: none">• Year 1-2 : Nil• Year 3-6 : Fund Value less applicable surrender charges• Year 7+ : Fund Value
Loyalty Bonus Reward	A bonus shall be credited to your policy fund net of expenses every 10 th policy anniversary amounting to 6 months basic premium
Maturity Benefit	Your Fund Value
Death Benefit	Amount of Insurance
Funeral Benefit	MUR 25,000
Disability Benefit	Amount of Insurance and all premiums are waived till maturity
Vesting of Policy	As from the child's 18 th birthday, the policy fund value can be vested in a New Policy in the child's name
Rider Benefits Optional	<ol style="list-style-type: none">1. Total and Permanent Disability and Premium Waiver2. Additional Death Benefit3. Accidental Death Benefit4. Critical Illness Benefit5. Family Income Benefit (on death or TPD)

The information provided in this brochure is correct at the time of printing but may change or evolve in the future without prior notice. Version 1.0 – Effective date: November 2021

The terms and conditions as laid out in the Policy between National Insurance Co. Ltd (also referred as "NIC" in the brochure) and the client will prevail at all times.

National Insurance Co. Ltd (IS15000024) is licensed by the Financial Services Commission.