



I WANT MORE  
PLANNED OUT  
WITH MY  
PROSPERITY  
INSURANCE  
PLAN

# WHAT ABOUT YOU?

NIC PROSPERITY PLAN

## Realise your cherished dreams

You wish to prosper and make every aspiration of yours a reality without incurring yourself. You want to better your life through your dream projects (e.g. renovating your home, buying a new car, treating your family with a well-deserved holiday, etc.) whilst financially safeguarding your future and your loved ones.

The NIC Prosperity Plan opens your world to new opportunities for prosperity with regular Cash Backs and Loyalty Bonuses, for you to finance your cherished projects.

Start the journey now by saving in your **NIC Prosperity Plan.**

Terms & Conditions apply

**Get your quote**

**602 3000 | [www.nicl.mu](http://www.nicl.mu)**

- Get 75% of your fund value as Cash Back every 5 years & your maturity benefit when your policy ends
- Stay invested & Earn a Loyalty Bonus Reward of one year basic premium every 10 years
- Benefit from Death Cover of up to 5 times of the Amount of Insurance with Free Funeral Benefit
- Benefit from Free Accelerated Care Benefits to support your treatment and living costs if you are diagnosed with a Terminal Illness
- Enhance your protection with Critical Illness, Disability, Accidental Death & Additional Death Benefit options

Check out all the benefits at

[thenicgoodlife.com/ProsperityPlan](http://thenicgoodlife.com/ProsperityPlan)

**NIC**  
NATIONAL INSURANCE COMPANY  
*Serving You  
Serving The Nation*

# NIC Prosperity Plan

Policy Type	Unit-linked insurance plan with a cash back option
Joint cover	Available
Policy Term	20, 25, 30 or 35 years
Cash Back Option	75% of your fund value payable every 5 years
Joining Age	18 - 60 years
Maximum Age at Maturity	85 years
Minimum Monthly Basic Premium	MUR 975
Premium Frequency	Monthly, quarterly, half-yearly or annually
Additional Voluntary Contribution	Can be made at any time to your policy fund
Escalation Option	Premium and Benefit escalation available
Non-forfeiture period	24 months
Surrender Value	<ul style="list-style-type: none"><li>• Year 1-2 : Nil</li><li>• Year 3-9 : Fund Value less applicable surrender charges</li><li>• Year 10+ : Fund Value</li></ul>
Loyalty Bonus Reward	1 year basic premium shall be credited to your policy fund every 10 years, net of expense charges
Maturity Benefit	Your Fund Value
Death Benefit	2 x Amount of Insurance or your Fund Value, whichever is greater
Funeral Benefit	MUR 25,000
Accelerated Care Benefit	60% of the Death Benefit shall be payable up to a maximum of MUR 600,000
Rider Benefits Optional	<ol style="list-style-type: none"><li>1. Total and Permanent Disability (up to 2x amount insured) and Premium Waiver</li><li>2. Additional Death Benefit</li><li>3. Accidental Death Benefit</li><li>4. Critical illness Benefit</li></ol>
NIC Policy Loan	Can apply for an NIC policy loan after the 3 <sup>rd</sup> policy year

*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.*