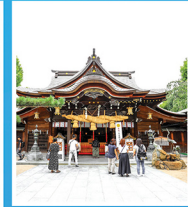




HAVE A BLESSED LIFE WITH YOUR PILGRIMAGE PLAN



A SACRED JOURNEY

NIC PILGRIMAGE PLAN

A lifetime goal.

Pilgrimage is a sacred journey with spiritual purpose and significance, and a lifelong goal.

You want to fulfil your spiritual duty with peace of mind. Save ahead through a uniquely devised investment plan built on religious and ethical principles.

Start saving for your sacred journey with your **NIC Pilgrimage Plan.**

- Get your Pilgrimage Fund at maturity. Benefit from a one-off Pilgrimage Bonus after the 7th year
- Choose from a Shariah-compliant investment fund or one that supports Environmental, Social, and Governance principles to suit your guiding values
- Benefit from free protection with Emergency Medical and Hospitalisation cover during your trip
- Stay invested and Earn Loyalty Bonus every 10 years
- Stay protected with accelerated care, critical illness, disability and death covers
- Opt for a partial withdrawal of up to 75% of your fund after the 7th year

Terms & Conditions apply

Get your quote

602 3000 | www.nicl.mu

Check out all the benefits at the NicGoodLife.com/PilgrimagePlan

NIC
NATIONAL INSURANCE COMPANY

*Serving You
Serving The Nation*

NIC Pilgrimage Plan

Policy Type	Unit-linked insurance plan with ethical investment
Joint cover	Available
Policy Term	20, 25, 30 or 35 years
Pilgrimage Bonus	A bonus equivalent to 10% of the amount of insurance shall be payable to finance a pilgrimage after the 7 th policy anniversary. A free Travel Insurance Cover is offered during the pilgrimage.
Partial Withdrawal	After the 7 th Policy anniversary, one partial withdrawal of up to 75% the Policy Fund Value is allowed
Joining Age	18 - 60 years
Maximum Age at Maturity	85 years
Minimum Monthly Basic Premium	MUR 1,000
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">• 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 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">1. Total and Permanent Disability and Premium Waiver2. Additional Death Benefit3. Accidental Death Benefit4. Critical illness Benefit
NIC Policy Loan	Apply for an NIC policy loan after the 3 rd 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.