

What is Investment Plus?

Mauritius Union has designed the **Investment Plus** to make investing simple for you. When you invest with Mauritius Union, your money is placed in your choice of Mauritius Union's funds, namely the secure and the equity fund.

Through these funds, you can access a broader portfolio of assets than would be practical for an individual investor.

The **Investment Plus** has been developed with your changing needs in mind. It is a unit-linked life assurance plan that allows you to invest monthly into a plan that adapts to your changing lifestyle.

The value of your investment is linked to the value of the underlying assets in the funds you select and you can rest assured that your investment is expertly managed by **Mauritius Union's investment** team.

+ Saving for the future

Saving for the future is a necessity for most people, and selecting the right savings method for you depends on the uses to which you want to put your money.

There are some things that you can be relatively sure of. The facts are, it is very likely that you will live to retirement age, that you will be in reasonable physical shape and will have another 25 to 30 years to live...

As such we all need to create sufficient funds (or what we call nest egg) to allow us to live our objectives at a specific time in the future. This can only be achieved by investing regularly in a systematic and organized way, and the Mauritius Union's investment plus plan allows you to do so.

+ Why regular savings can reduce risk

By "drip-feeding" smaller amounts into your investments regularly, you avoid the potential situation where all of your money is invested in the market just before a downturn.



"The rupee put aside for tomorrow will be **much better used** than the one spent today"

What Investment Plus can offer ?

+ More transparency

Mauritius Union shall provide you with an updated unit account statement each year. This will detail your total contributions made to the plan, the value of your unit account and the fund's latest performance.

All the charges are made clear before you start your investment plan and you will have the opportunity to clear out all your queries at anytime.

+ Savings flexibility

The monthly contribution is set depending on your needs, with a minimum of Rs 1,000 per month. You can vary the amounts of your regular premiums and make lump sum injections of a minimum of Rs 25,000 into your plan. You may opt for an automatic yearly premium increase that will help increase your investments and thus your savings. This serves as an inflation fighter to assist the value of your investment in keeping up with inflation.

+ A life assurance cover

The basic plan provides for a minimum death cover equivalent to a refund of all premiums paid up to date of death or the value of your account, whichever is the higher. Additional life cover is available to suit your needs through our Life Protection cover.

You may further increase your protection needs through our Total & Permanent Disability cover, Life Care cover and Double Accident Benefit cover.

+ Switch Funds at any time

You can at any time make a fund switch. This involves moving some or all of your existing investments between the two available funds. You can make one free switch per year and there is a charge for additional switches thereafter.

+ A Loyalty Bonus

A loyalty Bonus will be added to your account when your policy reaches its 10th policy year and thereafter for every 5 completed years. This will further boost up your investments and help you reach more easily your objectives.

Adapt your **savings** to your profile

Through our **risk profile analysis questionnaire**, you will be aware of your attitude to risk and be able to adapt your investments accordingly.

If you are looking for a long-term savings product where your money has the potential to earn high returns by investing through unit-linked funds, then the Mauritius Union's **Investment Plus** is right for you.

Make your **savings** work harder for your future

For more information about Mauritius Union's **Investment Plus** you can do any of the following:

Call Mauritius Union at **207 5500**
E-mail: life@mauritiunion.com
Contact our salesperson

Visit our website:
www.mauritiunion.com

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Trianon Shopping Park
Trianon
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Flacq Branch
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La Source, Flacq
Tel : 413 2444
Fax : 413 2445

Grand Baie Branch
Espace Ocean
Royal Road, Grand Baie
Tel : 263 2122
Fax : 263 2127

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Investment  Plus

Brighten your future and **let your wealth grow**



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