

**You choose your journey,  
we protect it.**

## **What really matters to you?**

Sit down, think to yourself. "What are my goals? Who is depending on me?" Whether protecting the people you love, those whom you feel responsible for, or protecting what you have achieved – we can help.

We can offer a detailed plan for protection, savings, investments or a comfortable retirement. The choice is yours – we are here.

Count on us for things your hold dear to you.



  
**LifeStar**

We have learnt from years of experience that no informative material can compare to a face-to-face discussion with a LifeStar Insurance intermediary.

This leaflet is for informative purposes.  
Before making a decision about the purchase of a life insurance product, please consult the Terms and Conditions with your LifeStar Intermediary.

Or you can find out more on our website at  
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LifeStar Insurance Ltd is authorised by the  
Malta Financial Services Authority to carry on long term  
business of insurance under the Insurance Business Act, Cap 403 of the  
Laws of Malta. Company Registration No. C 29086



**Life is all about priorities**

  
**LifeStar**

# Life Protect

## What is Life Insurance protection?

Life Insurance Protection guarantees that your family will receive a pre-chosen amount of money in the unfortunate event of your demise, to help overcome any potential financial difficulties.

This Policy is right for you if:

- you are the breadwinner and you wish to financially protect your family, when you aren't physically there to contribute to their security (in case of death by any cause)
- you want the beneficiaries to receive the sum insured paid in the event of death completely tax-free

## How does it work?

The Sum Insured (amount payable upon your passing) and the beneficiary (who you want to protect) are determined by you. The Sum Insured is set based on your income, risk exposure and any outstanding debt payments. The value of premiums is then calculated depending on the insured amount and duration, which you can pay monthly, quarterly, half-yearly or annually.

You can take a **Life Protect** insurance policy for a **min €15,000 Sum Insured** if you are aged minimum 18 and be covered for a max 50 years term.

# Loan Protect

## What is Loan Protect?

It's a policy specifically designed to operate in parallel with your bank loan, offering financial protection should you pass away while the loan is active. The Sum Insured gradually decreases over time, in line with the amount of outstanding loan or as otherwise agreed with the Bank.

### Case Study

Jon is a 35 year old father and, together with his 33 year old wife, is deciding between renting and purchasing their forever home. The rental cost for the same property was almost double compared to the loan monthly payments, so they decided to purchase the house. Jon wanted to secure his family's financial future by choosing a Loan Protect life insurance against his €150,000 home loan.

In the case of Jon's death, Loan Protect will cover the outstanding loan for 30 years. The monthly premium is just €17\*; Jon prefers to pay €195\* annually, when he receives his bonus from the company where he is employed as a Manager.

You can take a **Loan Protect** insurance policy for a min **€15,000 Sum Insured** if you are aged between 18 and 68 and be covered for a 7-50 years term. The policy expires at age 75.

*\*The premium is based on the age, term, Sum Insured and medical conditions (if any).*

# Cancer Care

## What is Cancer Care?

Cancer Care Plan is the first product of its kind on the local market. It has been designed to provide you with a sum of money in case of a cancer diagnosis (any stage). It provides you peace of mind for the journey ahead, by ensuring financial aid so you could cover medical treatments locally or abroad or income loss if you get diagnosed with cancer.

### What does it include?

- **Life Insurance** - €2,300 payable to your beneficiaries upon death.
- **Cancer Care Sum Insured** - a lump sum up to €100,000 chosen by you.  
Second claim - 100% of the Sum Insured, after a 5 year cancer free period.
- **Child cover** - 10% coverage of the Sum Insured.
- **Nursing Care** - 5% of the Sum Insured used to reimburse any medical expenses for examinations and treatments on the main insured, after admission of the first cancer claim.

The **policy term** is 5-50 years, entry **age** is 18-65 years and the maximum age at expiry is 75 years old.

