

3. Critical Illness Rider

The monthly premiums payable under each option is as shown below.

- ✓ The amount payable on a claim is defined in the policy.
- ✓ The amount paid has a maximum of Kshs. 100,000

Sum Assured	18 -35 Years	36 -45 Years	46 -55 Years	55 -60 Years
125,000	Ksh. 100	Ksh.100	Ksh. 109	Ksh. 163
250,000	Ksh. 109	Ksh. 185	Ksh. 217	Ksh. 326
500,000	Ksh. 217	Ksh. 369	Ksh. 435	Ksh. 652

Key Benefits

- ✓ The full sum assured is payable either on death due to any cause or total and permanent disability within the term.
- ✓ Our medical examination limit is Kshs. 2,000,000

The full sum assured is payable on diagnosis of a critical illness as defined in the policy.

Key Features

- ✓ Cover on the life and disability guard and critical illness riders cease at age 65yrs.
- ✓ Surrender of policy before expiry of policy term shall attract surrender charges.
- ✓ Rider benefits do not attract surrender value upon cancellation of plan.
- ✓ Partial withdrawals are allowed after 1st policy year subject to policy conditions.
- ✓ Surrender terms shall apply as per policy conditions.

BRANCHES LOCATION

1.Head Office 1 Dunhill Towers,12th Floor-Westlands Waiyaki Way, Nairobi ☎ 0709334000, 0202284000 📍 0708 334 000	9.Eldoret 1 Zion Mall,2nd Floor Uganda Road, Eldoret ☎ 0709334000, 0202284000 📍 0708 334 000
2.Nairobi CBD 1 Volvo House, Ground Floor Loita Street, Nairobi ☎ 0709334000, 0202284000 📍 0708 334 000	10.Meru 1 Royal Business Park, North Wing, 5th Floor ☎ 0709334000, 0202284000 📍 0708 334 000
3.Mombasa 1 Trade Centre Nkuruma road, Mombasa ☎ 0709334000, 0202284000 📍 0708 334 000	11.Nyeri 1 Konahauthi Building ,1st Floor Kimathi Way, Nyeri ☎ 0709334000, 0202284000 📍 0708 334 000
4.Nakuru 1 Utalii Arcade, Ground Floor Moi Road, Nakuru ☎ 0709334000, 0202284000 📍 0708 334 000	12.Kakamega 1 Mega Mall ,1st Floor Tom Mboya Street, Kakamega ☎ 0709334000, 0202284000 📍 0708 334 000
5.Machakos 1 Susu Centre, Ground Floor ☎ 0709334000, 0202284000 📍 0708 334 000	13.Westlands 1 Brick Court ,1st Floor Mpaka Road, Westlands-Nairobi ☎ 0709334000, 0202284000 📍 0708 334 000
6.Thika 1 Thika Arcade,1st Floor Off Kenyatta Avenue, Thika ☎ 0709334000, 0202284000 📍 0708 334 000	14.Industrial Area -Nairobi 1 Industrial Area Bunyala Road, Industrial Area ☎ 0709334000,0202284000 📍 0708 334 000
7.Kisumu 1 Mega Plaza, Wing A,4th Floor Oginga Odinga Road, Kisumu ☎ 0709334000, 0202284000 📍 0708 334 000	15.Wote 1 Highway Mall, along Makindu road.Room D13 ☎ 0709 334 000, 0709 234 000 📍 0726 071 863
8.Kitui 1 Muli Mall,1st Floor Makuti Street, Kitui ☎ 0709334000, 0202284000 📍 0708 334 000	



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INVESTMENT PROVIDER POLICY

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Investment Provider Plan

This is a low risk investment plan tailored to meet your own future predetermined financial needs.

It provides you with an opportunity to build up a fund either by monthly installments or by lumpsum. The plan attracts good investment returns while preserving your capital.

Key Benefits

- ✔ A low risk investment designed to meet your own particular financial needs.
- ✔ High Investment income returns while preserving your capital.
- ✔ Optional security on death, disability, illness or accident.

Fund Builder

Estimated maturity values at end of policy term based on monthly contributions at an assumed growth rate of 10% P.A.

Policy terms	5 Year	8 Years	10 Years	15 Years
Monthly contribution Kshs.	Maturity values Kshs.	Maturity values Kshs.	Maturity values Kshs.	Maturity values Kshs.
2000/-	153,122	286,824	399,727	796,888
3,000/-	229,684	430,237	599,592	1,195,332
4,000/-	306,244	573,649	799,455	1,593,776
5,000/-	382,806	717,061	999,319	1,992,220
6,000/-	459,367	860,473	1,199,183	2,390,664
7,000/-	535,928	1,003,885	1,399,047	2,789,108
8,000/-	612,489	1,147,297	1,598,911	3,187,552
9,000/-	689,051	1,290,710	1,798,775	3,585,996
10,000/-	765,612	1,432,122	1,998,639	3,984,440
20,000/-	1,531,225	2,868,243	3,997,277	7,968,879

Key Benefits

- ✔ At the end of the term the maturity value shall be paid out as a lump sum.
- ✔ Flexibility of contributions.
- ✔ Policy loans are offered up to a maximum of 50% of fund value upon completion of the 1st policy year.
- ✔ Lump sum deposits of Kshs 20,000 or more have favorable loan terms.
- ✔ Guaranteed interest rate of 5% annually

Note: The above estimates are provided for purposes of illustration only and are not guaranteed.

Optional Riders

1. Accidental Hospitalization Rider

The monthly premium payable for the cover is Kshs. 167

- ✔ The amount payable on a claim is defined in the policy.
- ✔ The amount paid has a maximum of Kshs. 100,000

2. The Life & Disability Guard Rider

The monthly premium payable under each option is as shown below.

- ✔ The amount payable on a claim is defined in the policy.

Sum Assured	18 -35 Years	36 -45 Years	46 -55 Years	55 -60 Years
250,000	Ksh. 225	Ksh. 280	Ksh. 524	Ksh. 582
500,000	Ksh. 375	Ksh. 484	Ksh. 973	Ksh. 1,087
1,000,000	Ksh. 673	Ksh. 892	Ksh. 1,869	Ksh. 2,098
2,000,000	Ksh. 1,271	Ksh. 1,708	Ksh. 3,662	Ksh. 4,120

Key Benefits

- ✔ The full sum assured is payable either on death due to any cause or Total and Permanent Disability within the term.
- ✔ Our medical examination limit is Kshs. 2,000,000.

