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FAIDA MAISHA INSURANCE PLAN

FOR THOSE WHO LEAD, PROVIDE,
AND PROTECT, UNCERTAINTY IS
NOT AN OPTION.

PLANNING IS.

Live Free!





INTRODUCTION

You didn't build this life by accident. It was through deliberate choices, planning, investing, sacrifice, and with discipline staying the course.

You have a family that depends on you, businesses that rely on your leadership, futures that require structure, not hope.

This is a plan designed for people who don't leave things to chance even when they're not there to manage them.

Here is an important question you have to ponder up on:

What happens to everything you have built, when you are no longer here to hold it together?

INTRODUCING FAIDA MAISHA INSURANCE PLAN

The Faida Maisha Insurance Plan is a universal (whole life cover + investment) product that offers lifelong financial protection with flexible investment options. Designed for long-term security, it ensures your family's needs are met today and into the future, while growing your wealth.

WHY CHOOSE THE FAIDA ELIMU INSURANCE PLAN?

FLEXIBLE PREMIUM PAYMENTS

- Premiums to the fund start from KES 5,000 per month or a single premium of KES 100,000.
- Premium payment term: 5 -15 years for Whole Life Cover premium. No maximum for investment premiums.
- Flexible payment frequency: monthly, quarterly, half-yearly, yearly, or one-off single premium.
- Make additional Top ups or Ad hoc premiums to accelerate your savings.

EASY LIQUIDITY

- Partial withdrawals allowed after 2 years.
- One partial withdrawal per policy year (maximum 10% of fund value) during the premium-paying term.
- Flexible withdrawals allowed after completing the premium-paying term.



ADEQUATE PROTECTION

- **Last Expense Benefit:** A fixed amount of Kes100,000 will be paid to your named beneficiary in the event of death, within 48 hours of submission of required documents, to support the family during this unfortunate season.
- **Whole Life Cover:** The plan provides between KES 100,000 to KES 200 million in coverage, giving your family protection no matter what the future holds.
- **Death Benefit:** Last Expense Benefit + Whole Life Cover + 100% Fund Value.

- **Maturity Benefit:** Partial or Full withdrawal of the Fund Value allowable at any time after the premium paying term.

ATTRACTIVE INVESTMENT RETURNS

- Competitive investment returns managed by seasoned professionals.
- Your money grows steadily over the years, maximizing through the power of compounding



ELIGIBILITY

- Available to individuals aged 18 – 65 years.
- Premium Paying term: 5 – 15 years.
- Maximum investment maturity age: 90 years.

CHARGES

- Fund management fee: 4%
- Each partial withdrawal attracts a fee of KES 600.
- Withdrawal charges apply during the first 36 months of the policy term. If you withdraw within this period, you will receive only a percentage of the fund value, as shown below.

Months in-force	Regular premium	Single Premium
1 to 12	85%	90%
13 to 24	90%	95%
25 to 36	95%	97.5%
36 onwards	100%	100%



WHAT DO I NEED TO SIGN UP?

- Copy of National ID
- KRA PIN
- Duly filled application

DISCLAIMER

- Only accidental death is covered during the first 6 months; thereafter all causes of death are covered.
- The Whole Life Cover is subject to premiums being fully paid at the time of claim.
- If the Whole Life Cover is greater than Kes. 10,000,000 and/or you are 55 years or above a medical report will be required.
- Whole of Life premiums are paid in addition to the fund premium and are calculated according to your age, cover amount and premium payment term.
- Past performance is no guarantee of future returns.



Legacy is not what you leave behind.

It's what continues forward, intact, intentional, and protected.

Faida Maisha Insurance Plan is for you, who leads with intention, plans with clarity, and believes that the greatest gift is continuity.

When you're not there, your Faida Maisha Insurance plan will be.

Live Free!

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