JUBILEE SMART SAVE INSURANCE PLAN,
TURN YOUR DREAMS INTO ACHIEVEMENTS

THAT CAR • THAT HOME • THAT DEGREE • THAT DREAM HOLIDAY.

With Jubilee Smart Save Plan, every contribution brings you closer to the life you've envisioned. Whether you're building your family home, upgrading your skills, starting a business, buying your dream car, or exploring the world, Jubilee Smart Save helps you save with purpose and discipline.

Live Free!

Terms and conditions apply.
Regulated by the Insurance Regulatory Authority

VISIT:
WWW.JUBILEEINSURANCE.COM
FOR MORE INFORMATION

PART OF **JUBILEE GROUP**

Whether you're planning for a major life goal, building a financial cushion, or creating a legacy for your loved ones, Smart Save helps you grow your money in a simple, disciplined, and rewarding way.

With flexible savings periods and affordable contributions, Smart Save gives you the confidence of knowing that every payment brings you closer to your financial goals while providing protection for the people who matter most.

Key Highlights

Smart Save is designed to help you stay committed to your goals while rewarding your discipline.

- Flexible savings periods from 5 to 20 years.
- Affordable and predictable contributions to make budgeting easier starting from KES. 2,000 Monthly.
- Multiple payment options including monthly, quarterly, semi-annual, annual, or single premium payments.
- Suitable for individuals aged 18 to 65 years and maximum age at maturity is 70 years.
- Start your journey with a minimum savings target of KES. 200,000.
- Policy loans and paid up options available after two years.

Main Benefits

Survival Benefit

At policy maturity you receive:

- 100% of the Sum Assured
- Accrued Annual Reversionary Bonuses
- Terminal Bonus (100% of all earned reversionary bonuses)

Death Benefit

- 100% of the sum assured is paid on death.
- Simple Reversionary bonuses accrued annually up to the time of death.
- A terminal bonus, equal to 100% of the reversionary bonuses accrued.

Note: The benefits shall be paid immediately on death to the named beneficiary.

Bonuses

- Annually declared Simple Reversionary bonuses of up to 4% of the sum assured per policy year.
- Terminal Bonus is payable on death or at maturity and is equal to 100% of the reversionary bonuses accrued as at the time of death or maturity.
- All bonuses accumulate and are payable together with the sum assured upon death or at maturity of the policy.
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Optional Benefits

Enhance your Smart Scholar Plan with the following optional benefits at an additional cost:

- **Accidental Death Benefit:** An additional amount equal to the Sum Assured is paid in case of accidental death.
- **Total & Permanent Disability:** In case of disability due to an accident, you receive the Sum Assured in monthly payments over 36 months.
- **Waiver of premiums:** In the event that you become totally and permanently disabled as a result of an accident or illness, all future premiums will be waived and the policy will remain in force.
- **Last Expense Benefit:** A fixed amount of KES 100,000 is paid to your nominated beneficiary within 48 hours to cater for burial expense

Eligibility

- **Entry Age:** 18 to 65 years
- **Maximum age at maturity:** 70 years
- **Policy Term:** 5 to 20 years
- **Minimum Sum assured:** KES. 200,000
- **Minimum Premium:** KES. 2,000 monthly and KES. 100,000 for single premium.

What Do I Need to Sign Up?

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

Key Exclusions

Benefits may not be payable if death or disability occurs due to:

- Criminal or unlawful acts
- Alcohol or drug misuse

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- War and terrorism
- Hazardous activities
- Provoked assault or fighting

Note: Full details list of exclusions and definitions are provided in the Policy Document.

Early Withdrawal (Surrender Value)

Your policy builds a Surrender Value once it has been active for at least 24 months with all premiums fully paid. After this period, you may choose to withdraw from the policy and receive a cash payment based on the applicable surrender value.

Disclaimer:

- Each application goes through a review process before approval
- Medical reports will be required for applicants aged 54 years and above and/or for sum assureds above 7.5 million. If the medical results indicate higher risk, the premium will be adjusted accordingly.
- The policy benefits are subject to premiums being fully paid at the time of claim
- Terms and conditions apply

Start Your disciplined saving with Jubilee Smart Save Insurance Plan to achieve your dreamsToday

- Speak to your Financial Advisor or visit the nearest branch to learn more about Jubilee Smart Save Insurance Plan.

Jubilee LIFE INSURANCE

Live Free!

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