Jubilee
LIFE INSURANCE

SMART SCHOLAR

THEIR EDUCATION SHOULD NEVER BE LEFT TO CHANCE

PROTECT THE PROMISE OF THEIR TOMORROW

With affordable fixed premiums, flexible policy terms,and valuable bonuses, Smart Scholar gives you peace of mind while helping you build a secure future for your child.

Live Free!

VISIT:
WWW.JUBILEEINSURANCE.COM
FOR MORE INFORMATION

PART OF **JUBILEE GROUP**

Every parent dreams of giving their child the best education possible. But life can be unpredictable. Smart Scholar Insurance Plan helps ensure your child's education continues uninterrupted even in your absence.

With affordable fixed premiums, flexible policy terms, and valuable bonuses, Smart Scholar gives you peace of mind while helping you build a secure future for your child.

Why Choose Smart Scholar?

1. Protect Your Child's Dreams

- Smart Scholar ensures your child's education continues even if life takes an unexpected turn.
- Grow Your Savings Through Bonuses.
- Enjoy annual reversionary bonuses of up to 4% of the Sum Assured every policy year.

2. Flexible and Affordable

- Choose a policy term between 8 and 18 years with fixed premiums that make planning easier for your family budget.
- Start with premiums as low as Kes. 2,000 monthly

3. Convenient Payment Options

You can pay either Monthly, Quarterly, Semi-annually Annually, or a lump sum Single premium.

Main Benefits

1. Survival Benefit

At policy maturity you receive:

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

2. Death Benefit

In the unfortunate event of deathof the policy holder:

- 50% of the Sum Assured is paid immediately to nominated beneficiaries.
- Future premiums are waived
- Policy remains active
- 100% of Sum Assured plus bonuses paid at maturity to the nominated beneficiary

3. Disability Benefit

If you become totally and permanently disabled:

- Future premiums are waived
- Policy continues until maturity

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 Benefit**

Receive the Sum Assured in monthly instalments over 36 months in case of disability due to an accident.

- **Accident Hospitalisation Benefit**

Medical expenses reimbursed up to 40% of the Sum Assured (maximum KES 250,000).

- **Child Accident Hospitalisation Benefit**

Medical expenses reimbursed if your child is hospitalised due to an accident 40% of the Sum Assured (maximum KES 250,000)..

- **Last Expense Benefit**

KES 100,000 paid within 48 hours for burial expenses Nominated Beneficiary child covered for KES 50,000.

Eligibility

- **Entry Age:** 18 to 50 years
- **Maximum age at maturity:** 68 years
- **Policy Term:** 8 to 18 years
- **Minimum Sum assured:** Kes 200,000
- **Minimum Premium:** KES. 2,000 monthly and KES. 100,000 for single premium.

Key Exclusions

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

- Criminal or unlawful acts
- Alcohol or drug misuse
- War, terrorism, riots, or civil unrest
- Hazardous activities or dangerous sports
- Provoked assault or fighting

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

What Do I Need to Sign Up?

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

Early Withdrawal (Surrender Value)

Your policy builds surrender value after 24 months of fully paid premiums. If you choose to exit early, you may receive a cash payout based on the applicable surrender value and accrued bonuses.

The table below illustrates the percentage of the Premiums paid, that a policyholder would receive upon early withdrawal in addition to the accrued reversionary bonuses at various points of the policy term. Actual surrender values may vary depending on your age and policy duration.

Disclaimer:

- Each application goes through a review process before approval
- Medical reports will be required for applicants aged 54 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.

		POLICY TERM										
Policy Term		8	9	10	11	12	13	14	15	16	17	18
Surrender Year	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	2	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	3	46%-55%	45%-53%	44%-56%	47%-55%	48%-56%	48%-57%	50%-64%	55%-65%	57%-66%	58%-68%	59%-66%
	4	55%-67%	53%-62%	51%-65%	54%-63%	53%-62%	53%-63%	54%-70%	60%-71%	61%-71%	62%-72%	63%-70%
	5	64%-78%	61%-72%	58%-74%	59%-70%	59%-69%	58%-69%	58%-76%	63%-76%	64%-76%	65%-76%	66%-73%
	6	73%-89%	68%-82%	64%-83%	65%-78%	64%-76%	62%-75%	62%-82%	67%-81%	68%-80%	68%-81%	68%-77%
	7	82%-100%	76%-91%	71%-92%	71%-86%	68%-82%	67%-81%	66%-88%	71%-86%	71%-85%	71%-85%	71%-81%
	8	126%-146%	83%-101%	77%-101%	76%-93%	73%-89%	71%-87%	69%-93%	74%-91%	74%-89%	73%-89%	73%-85%
	9		131%-147%	83%-109%	81%-101%	78%-96%	75%-93%	73%-99%	77%-96%	76%-94%	76%-94%	75%-88%
	10			133%-161%	87%-108%	82%-102%	78%-99%	76%-105%	79%-101%	79%-98%	78%-97%	77%-91%
	11				146%-164%	86%-108%	82%-105%	79%-111%	82%-106%	81%-102%	80%-101%	79%-95%
	12					149%-167%	85%-111%	82%-116%	84%-110%	83%-107%	82%-105%	80%-98%
	13						151%-172%	84%-122%	87%-115%	85%-111%	83%-109%	82%-102%
	14							155%-194%	89%-120%	86%-115%	84%-112%	83%-105%
	15								174%-201%	88%-119%	86%-116%	84%-108%
	16									179%-203%	86%-119%	84%-111%
	17										180%-206%	85%-114%
	18											182%-198%

Start Securing Your Child's Future Today

- Speak to your insurance advisor or visit your nearest branch to learn more about Smart Scholar Insurance Plan.

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