



# Imarika Plus Insurance Savings Plan

*Grow Your Wealth with Confidence*

## About Imarika Plus Insurance Savings Plan

Are you looking to invest in a plan that provides a safety net for your lumpsum savings deposit? Imarika Plus Insurance Savings Plan is designed to give you great returns for your hard-earned cash. Imarika Plus Insurance Savings Plan is an investment-linked plan that offers you superior returns, free life insurance cover and flexibility. With a minimum deposit of KES 200,000, you can get started on your investment journey today.

## Why invest in Imarika Plus Insurance Savings Plan?

- **Competitive Returns:** Enjoy returns of 8 - 12% per annum (p.a.) on your investment. In the event of poor market performance, this plan has a guaranteed return of 5% p.a. on maturity.
- **Tax Relief:** If you opt for a long-term investment of 10 years and above, you get to enjoy a tax relief of 15% of your contribution(s) subject to a maximum amount of KES 60,000 p.a.
- **Flexibility:** You'll not be not expected to make any regular deposits. However, you're free to make additional deposits of KES 100,000 at any time throughout the duration of your policy to grow your fund even faster
- **Partial and full withdrawals:** The minimum investment period is 5 years, but you can access some or all your funds after the 2<sup>nd</sup> year at no charge.
- **Protection:** Enjoy free funeral expense cover of KES 100,000 if the fund value is retained above KES 200,000. In the unfortunate event of death will be paid to your beneficiary within 48hrs to cater for the funeral expenses.
- **Transparency:** You will receive monthly statements via your email address and fund balance updates via your mobile phone.

## Imarika Plus Insurance Savings Plan-Charges

- **Management Fees:** Imarika Plus Insurance Savings Plan has a 0.25% monthly management fee charged on the fund value of your investment to professionally manage the fund on your behalf. This is to ensure that you get maximum returns on your investment.
- **Early Exit Charges:** Any withdrawals before the 2<sup>nd</sup> year (25th month) will be subject to early exit charges as follows:
  - Month 1 to Month 12 - 5% of the amount withdrawn.
  - Month 13 to Month 24 - 3% of the amount withdrawn.
  - Month 25 and beyond - Free.





## Frequently Asked Questions

### What are the requirements to sign up for Imarika Plus Insurance Savings Plan?

- Have a valid national identification card, Kenyan passport or Alien ID and KRA PIN.
- Be between 18 and 85 years of age at sign-up.
- Have the minimum initial deposit amount of KES 200,000.
- Additional top ups can be done at any time during the duration of the policy. The minimum top up is KES 100,000.
- Any other eligibility criteria shall be determined based on underwriting guidelines from time to time

### NB: For deposits of KES 2 million and above, you shall be required to complete a Declaration of Source of Funds form

### What should I expect when I sign up?

- Once your policy is ready, you will receive an SMS confirmation message from Britam.
- A policy document will be sent to you through your email to confirm your cover.
- You will be able to view your statement through the MyBritam portal (available at <https://customerportal.britam.com>) or MyBritam app (available on Google PlayStore or Apple App Store).

### How can I make deposits into my Imarika Plus Insurance Savings Plan?

There are various convenient ways to do this:

- MyBritam portal – Access this easily via <https://customerportal.britam.com>.
- MyBritam app – Simply download and sign up on the app on Google PlayStore or Apple App Store.
- RTGS Transfers.
- Bankers or Personal Cheques written to “Britam”.

### What will the interest rate be on my investment?

The returns will be determined by the performance of the assets in which your deposits are invested. We have a minimum guaranteed net return of 5% p.a. at maturity. You can earn more than this depending on the fund's performance.

### Is the 0.25% management fees charged on the principal amount or interest?

This is calculated on the total funds we are managing. For transparency, the amount charged is indicated on your monthly statements.

### What is the maximum investment period?

15 years. However, the maximum age on cover is 90 years (an 85-year-old can only invest for a maximum of 5 years).

### Can a company invest its money in an Imarika Plus Insurance Savings Plan?

No. Only individuals are eligible because of the last expense cover feature of the product.

### Interested?

Get in touch with a Britam Financial Advisor and they will walk you through the process. Alternatively, visit our website (<https://ke.britam.com/>), request a callback, and we will get in touch with you to help you sign up.

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[www.britam.com](http://www.britam.com)



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