

## LIFE PROTECT

### What is LifeProtect?

LifeProtect is an individual life insurance policy that pays a lump sum to your beneficiaries in the event of your death.

### Who can apply?

Individuals aged 18 to 55 years.

### Does LifeProtect include savings?

Yes. You can add a savings wallet that allows you to invest in bond or fixed-deposit funds.

### When can I access my savings?

Partial withdrawals are allowed after contributing for 24 months, and then every 6 months thereafter.

### Is there a waiting period?

Yes. There is a 6-month waiting period for natural death, while accidental death is covered immediately.

## HEALTH PROTECT

### What does HealthProtect cover?

HealthProtect provides life cover and pays hospital cash benefits when you are admitted to hospital.

### How does the hospital cash benefit work?

You receive a fixed lump sum per qualifying hospital stay, subject to policy terms and limits.

### Is there a maturity benefit?

Yes. If no hospital cash claims are made, a 10 %cash back from portion of premiums may be returned at maturity.

### Is medical underwriting required?

Medical underwriting applies for higher sums assured.

### Who is HealthProtect best suited for?

Individuals who want life protection plus financial support during hospitalisation.

## INCOME PROTECT

### What risks does IncomeProtect cover?

IncomeProtect covers death, permanent total disability, and loss of employment.

### How much is paid on disability?

Up to 50% of the life cover sum assured, subject to policy terms.

### What happens if I lose my job?

You can access up to 75% of your Rainy Day investment wallet in the event of retrenchment, dismissal, or resignation.

### Can I withdraw money while the policy is active?

Yes. Partial withdrawals are allowed after contributing for 24 months and every 6 months thereafter.

### Who should consider IncomeProtect?

Income earners seeking comprehensive protection and income stability.

## FUTURE PROTECT

### What is FutureProtect?

FutureProtect is a life insurance policy with an investment component designed for long-term financial planning.

### Can it cover two people?

Yes. It is available on single or joint lives and pays out on the first death.

### Are withdrawals allowed?

Yes. Partial withdrawals are allowed after the initial 24-month period.

### What happens at maturity?

The accumulated investment fund is paid out.

### Who is it ideal for?

Individuals or couples planning for long-term financial security.

## FAMILY PROTECT

### What is FamilyProtect?

FamilyProtect is a funeral policy that pays a lump sum to cover funeral expenses.

### Who can be covered?

The main member, spouse, children, parents, and extended family members.

### What is the maximum funeral benefit?

Cover ranges from K5,000 up to K100,000 nuclear family and 50 % cover benefits for extended family members per insured person and

### Is there a waiting period?

Yes. Waiting periods apply for 90 days for natural death for nuclear family & 180 days for extended family members. No waiting period for accidental death as long as premium has been received.

### What happens if no claims are made?

10% cash back of total premiums less levy and policy fee will be paid at maturity if no death occur.