

LifeVest Plan



GROW
YOUR WEALTH



PROTECT
WHAT MATTERS



INVEST WITH CONFIDENCE.
PROTECT WITH PURPOSE.

Underwritten by Liberty Life



What is LifeVest?

Invest in your tomorrow, today.

You have big dreams for your future, the best education for your children, buying your own home, travelling the world, or simply the satisfaction of knowing that your future is secure.

LifeVest is a flexible investment and insurance solution designed to grow your savings, help you achieve your dreams, while providing financial protection along the way.

LifeVest puts you in control of your financial future. With a single premium payment, your investment grows while providing you and your loved ones with built-in protection against death, critical illness and permanent total disability.

You can top up anytime, make partial withdrawals, and track your investment performance with ease.

Lifevest at a Glance

Features	Details
Minimum Investment	KShs 50,000
Policy Term	5-20 years
Entry Age	18-80 years
Fund Type	Funds are invested in the Conservative fund, providing a stable and balanced investment approach.
Top-Ups	Allowed from KShs 1,000
Withdrawals	Up to 25% of your fund value annually, while the remaining balance continues to grow.
Inbuilt Life Cover	10% of your accumulated fund value, up to a maximum of KShs 5 million
Permanent Total Disability (PTD) and Critical illness cover	30% of the life cover



Why Choose LifeVest?



Grow Your Wealth

Grow your wealth over time through competitive investment returns designed to help you achieve your long-term financial goals.



Flexible Access

Enjoy flexibility with access to up to 25% of your fund value annually, while the remaining balance continues to grow.



Built-In Protection

Benefit from an built-in life cover equal to 10% of your accumulated fund value, up to a maximum of KShs 5 million.



Added Peace of Mind

Get added peace of mind with embedded protection benefits, including:

- Permanent Total Disability (PTD) cover of 30% of the life cover
- Critical illness cover of 30% of the life cover



How the Plan Works

01

Make a Single Premium Investment

Start with a minimum investment of KShs 50,000.

02

Your Investment Grows

Your funds are invested in the Conservative Fund and linked to underlying asset performance.

03

Enjoy Flexibility

You can:

- Top up from as little as KShs 1,000
- Withdraw up to 25% annually
- Track performance via portal or USSD *373#

04

Protection Along the Way

The plan includes:

- Life Cover
- Critical Illness Benefit
- Permanent Total Disability Benefit

05

Maturity Benefit

Receive 100% of your accumulated fund value at maturity.



FAQs

1. What is the minimum premium I can pay?

The minimum premium is KShs 50,000.

2. Is there a withdrawal option?

Yes. You can withdraw up to 25% of your fund once per year, starting from the 2nd year of your policy.

3. How do I track my investment performance?

You can track your investment performance through the online customer portal or via a USSD by dialling *373#

4. What are the product benefits?

- **Survival Benefit:** Receive 100% of your accumulated fund value at maturity.
- **Death Benefit:** Your loved ones receive 100% of the accumulated fund value plus an additional 10% as life cover.
- **Critical Illness Benefit:** Receive 30% of your life cover upon first diagnosis of a critical illness.
- **Permanent Total Disability Benefit:** Receive 30% of your life cover upon confirmation of permanent total disability.

5. Does the plan allow top-ups or ad hoc payments?

Yes. You can top up from as little as KShs 1,000.

6. Can I terminate the policy before the end of the term?

Yes, you can. Early cancellation/full withdrawal of the policy is allowed but subject to the policy terms and conditions.

We are a financial services organisation that has been providing relevant insurance and investment solutions in Africa for over 57 years. Our business philosophy is founded on the unwavering belief that everyone should have the opportunity to grow their wealth; that's why we provide a range of solutions that cater for your individual needs and empower you to prepare for unforeseen events.

We roll up our sleeves every day and put our knowledge and insight to work to make a difference in our customers' lives by making their financial freedom possible. Our goal is to provide you with the tools and information to put you in control.

Enjoy the journey.

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