

### What is Investment Linked Product Plan?

Investment Linked Product Plan is a short-term, goal driven, Unit-linked solution that offers you the opportunity to earn superior returns and enjoy life insurance at the same time.

The plan enables you to plan and achieve your goals, whether it is saving for a child's education, creating a fund to start or expand your business, buy or build your new home or simply to diversify your investment options.

### How does Investment Linked Product Plan work?

Investment Linked Product Plan offers superior returns, flexibility, affordability and insurance protection. You can make regular contributions from as low as Kes 200 daily, weekly or monthly. You can also opt for lumpsum contributions from Kes 50,000. There is no upper limit to how much or how often you can contribute.

As you contribute, your funds earn competitive returns. Your investment also guarantees you a Free Life Insurance cover of Kes 50,000

With Investment Linked Product, you can increase or reduce your contributions at any time giving you the opportunity to control how you get to your final goal. As the fund accumulates, you also have the option of making partial withdrawals.

At the end of the selected period, the policy pays the maturity value to the policyholder.

### Why should you buy Investment Linked Product Plan?

- **Free Life Insurance:** Investment Linked Product Plan provides you with Free Life Insurance cover of Kes 50,000
- **Superior returns:** Investment Linked Product Plan ensures that you earn competitive returns on your investment as the underlying fund is structured and managed to offer competitive returns of 8 - 12% per annum. In case of poor market performance, the product has a minimum guaranteed return of 5% per annum on maturity.
- **Affordable:** Investment Linked Product Plan allows you to contribute a minimum of only Kes 200 you can also choose to do lumpsum contributions from Kes 50,000.

- Optional Partial Withdrawals:** As the fund accumulates, you can make partial withdrawals of up to 30% of the Fund value after three years.
- Lock in period of 9 months:** Investment Linked Product Plan allows for early access from (partial or in full) from month 9 at no charge.
- Minimum term of 3 years:** Investment Linked Product Plan is available from a term of 3 to 20 years. You have the choice of how long you'd like your plan to run.
- No withholding tax:** Being a unit linked policy; your interest is not subjected to withholding tax. This means that you save 15% tax on the interest. Further, you can also apply for tax relief if the policy is 10 years or more.

### Who should buy Investment Linked Product Plan?

**Investment Linked Product Plan** is suitable for people looking to accumulate money within the short-term to long term. It is targeted at clients who are looking for superior returns for their investments to achieve their goals. Clients with other investment products looking to diversify should also consider Investment Linked Product.

### What are the requirements to register?

- Kenyan citizen with a valid national ID or passport and KRA pin number
- Resident with a valid resident's certificate.
- Age between 18 and 60 years
- Have an email address

**Early Exit Fees:** Withdrawals before year 3 are subject to the early exit charges as follows;

- Month 1 to Month 9- 15%,
- Month 10 and beyond– no charge.

### Ready to start investing?

- Buy online on <https://buyonline.britam.com>

**Charge:** Management Fees: 0.33% per month

**Monthly Illustrations;**

This illustration assumes that you continue to make monthly topups for the selected investment period

Yrs	Kes 10,000		Kes 30,000			Kes 50,000			
		10.0%	12.0%		10.0%	12.0%		10.0%	12.0%
1	120,000	123,661	124,886	360,000	370,982	374,657	600,000	618,303	624,428
2	240,000	254,345	259,264	720,000	763,035	777,792	1,200,000	1,271,725	1,296,319
3	360,000	392,452	403,857	1,080,000	1,177,356	1,211,570	1,800,000	1,962,260	2,019,283
4	480,000	538,403	559,440	1,440,000	1,615,209	1,678,320	2,400,000	2,692,015	2,797,201
5	600,000	692,644	726,850	1,800,000	2,077,932	2,180,550	3,000,000	3,463,219	3,634,250
6	720,000	855,645	906,985	2,160,000	2,566,936	2,720,955	3,600,000	4,278,226	4,534,925
7	840,000	1,027,905	1,100,812	2,520,000	3,083,714	3,302,437	4,200,000	5,139,523	5,504,062
8	960,000	1,209,948	1,309,373	2,880,000	3,629,844	3,928,120	4,800,000	6,049,740	6,546,866
9	1,080,000	1,402,331	1,533,787	3,240,000	4,206,993	4,601,361	5,400,000	7,011,655	7,668,936
10	1,200,000	1,605,641	1,775,259	3,600,000	4,816,923	5,325,778	6,000,000	8,028,205	8,876,297

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