

# Britam

With you every step of the way



## IMARIKA INVESTMENT PLAN LUMP SUM

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Earn competitive returns  
of 8 - 12% per annum

Regulated by the Insurance Regulatory Authority

## About Imarika Investment Plan

Are you looking to invest in a plan that provides a safety net for your lumpsum savings deposit? The Imarika Investment Plan is designed to give you great returns for your hard-earned cash. Imarika Investment Plan is a goal driven, investment-linked savings plan that offers you superior returns, free life insurance cover and flexibility.

## Why invest in Imarika Investment Plan?

1. **Competitive returns** - Enjoy returns of 8 - 12% per annum (p.a.) on your investment. In the event of poor market performance, Imarika has a guaranteed return of 5% p.a. on maturity.
2. **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.
3. **Partial and full withdrawals** - The minimum investment period is 5 years but you can access some or all of your funds after the 25th month at no charge.
4. **Free life insurance** - Enjoy free life insurance cover of Kes. 50,000.
5. **Flexibility** - You can adjust your contributions based on your financial ability. You also get to enjoy premium holidays with no penalties.
6. **Transparency** - You will receive monthly statements via your email address and fund balance updates via your mobile phone.

## Requirements for Signing Up

- Should be between 18 - 75 years of age at sign-up
- Have a valid National ID and KRA PIN
- A mobile number registered in your name
- A valid e-mail address
- Minimum deposit of Kes 50,000. (There is no limit on the maximum)

**NB: For deposits of Kes 2 million and above, you shall be required to complete a declaration of source of funds form.**

## Modes of Payment for New Customers

- M-PESA Paybill No.: 541400 Account Name: NEW (MPESA limits apply)
- Bankers or personal cheque written in favour of "Britam"
- RTGS/EFT/Bank transfer
- Direct debit from your bank account

## Modes of Payment/Top Up for Existing Customers

- My Britam portal
- My Britam app
- Bankers or personal cheque written in favour of "Britam"
- RTGS/EFT/Bank transfer
- Direct debit from your bank account
- Debit, credit or pre-paid card

## Imarika Investment Fund Charges

The Imarika Investment Plan has a 0.21% 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

Should you choose to withdraw your funds before 24 months, the following charges apply:

Period	Charge on amount withdrawn
Month 1 to 12	10%
Month 13 to 24	5%
25 months and beyond	No charge

### How to Sign Up

Complete an application form and attach the required documents.

To sign up and for further information about Imarika Investment Plan, speak to your Britam financial advisor, call us on 0705 100 100 or WhatsApp us on 0705 100 100. You may also visit [www.britam.com](http://www.britam.com).



## Frequently Asked Questions

### **1. How can I top-up my account?**

You can make a top-up of any amount at any time you choose through any of the payment methods provided. Ensure that you quote your investment policy number when topping up for easier processing.

### **2. Is the 0.21% charged on principal or interest?**

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

### **3. What is the maximum investment period?**

20 years. However, maximum age on cover is 80 years (a 75-year-old can only invest for a maximum of 5 years)

### **4. Can a company invest its money in Imarika Investment Plan?**

No. Only individuals are eligible because of the life insurance feature of the product.

DISCLAIMER: This brochure contains only a brief description of the product and is not exhaustive. Please refer to the policy document for the full terms and conditions applicable.

# Britam

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My Britam Self Service Portal at  
<https://customerconnect.britam.com>

**My Britam App:**  
Available on



KENYA | UGANDA | TANZANIA | RWANDA | SOUTH SUDAN | MOZAMBIQUE | MALAWI