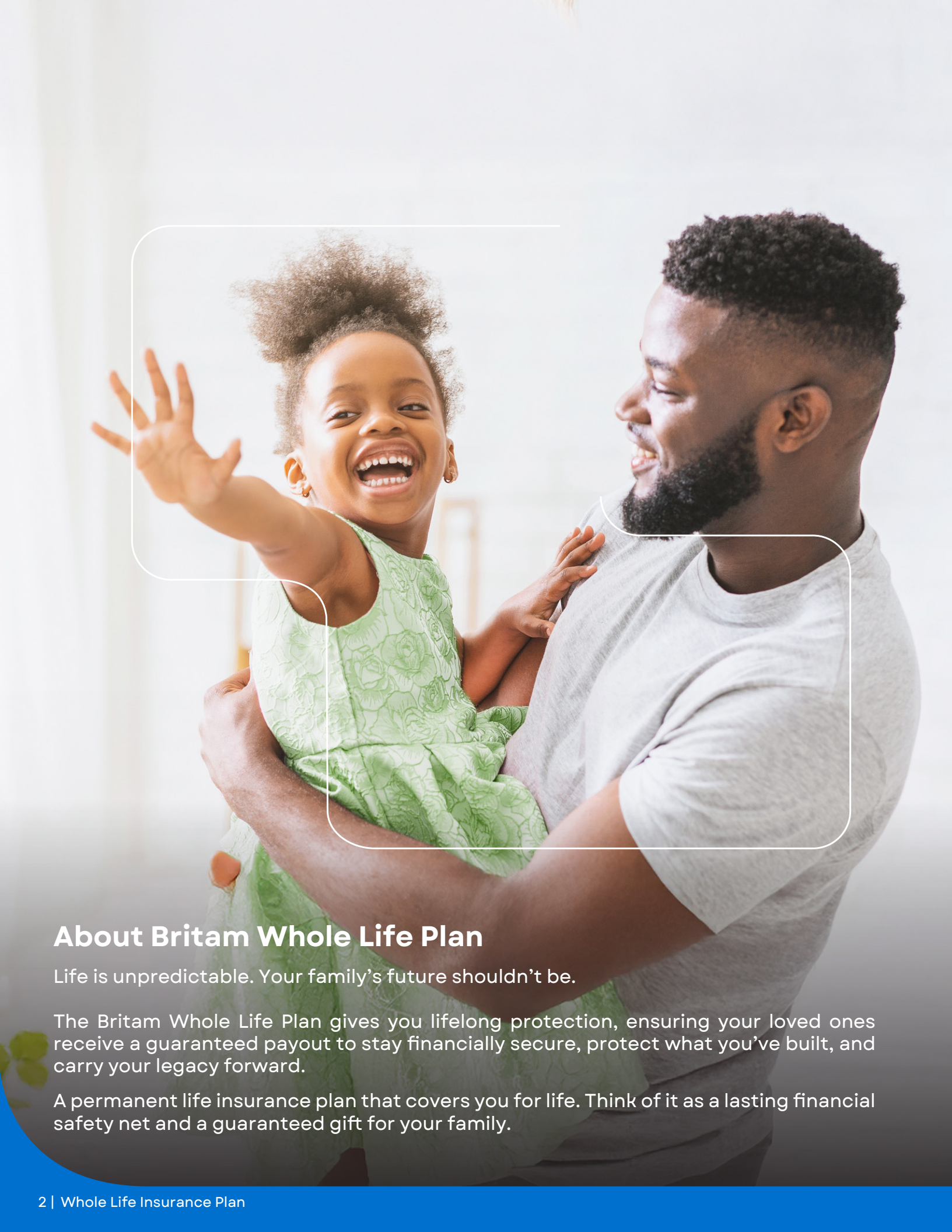


Whole Life Insurance Plan

A lifetime promise to the people you love most.

**FRIENDS
FOR
LIFE**



About Britam Whole Life Plan

Life is unpredictable. Your family's future shouldn't be.

The Britam Whole Life Plan gives you lifelong protection, ensuring your loved ones receive a guaranteed payout to stay financially secure, protect what you've built, and carry your legacy forward.

A permanent life insurance plan that covers you for life. Think of it as a lasting financial safety net and a guaranteed gift for your family.



Why Choose Britam Whole Life Plan



Growing Protection

Your cover increases by 3% every year to keep up with inflation.



Immediate Financial Support

Provides cash to handle estate and succession needs when it matters most.



Tax-Free Benefits

All payouts, including death, disability, and critical illness, are tax-free.



Flexible Protection

Enhance your cover with benefits for critical illness, disability, or funeral expenses.



Waiver of Premium

Britam pays your premiums if you experience:

- Total Permanent Disability
- First-time Critical Illness diagnosis
- Retrenchment (up to 6 months)

How It Works

Choose what works for you:

1. Pay once or from **KES 3,000 monthly**.
2. Select a cover from **KES 5M to KES 100M**.
3. Pay for **10, 15, or 20 years**.

After your payment period ends, your cover continues for life.

Key Plan Features

1. Lifetime cover with no expiry.
2. Guaranteed payout growing at **3%** annually.
3. Fixed premiums over your chosen term.
4. Flexible payment options (single or periodic).
5. Estate planning support through Britam Trust services.
6. Medical is required only for coverage above **KES 15M**.

Optional Benefits

You can add:

1. Critical Illness Cover.
2. Permanent Total Disability.
3. Funeral Expense Cover.
4. Waiver of Premium on Retrenchment.

What are the coverage limits?

Benefit	Minimum Sum Insured (KES)	Maximum Sum Insured (KES)
Death	5 million	100 million
Permanent Total Disability	2 million	100 million
Critical Illness	2 million	15 million
Funeral Expense	100,000	500,000

This Plan Is For You If

- ✓ You are Kenyan or an East African citizen/resident.
- ✓ You are aged 18-65 at application.
- ✓ Your age plus premium term does not exceed 75 years.
- ✓ You pass standard medical and financial underwriting.

How Do I Sign Up?

1. Speak to a financial advisor or request a callback online.
2. Submit your ID, KRA PIN, and payment details.
3. Complete your medical (if required) and start your cover.

What Should I Expect Next?

- ✓ SMS confirmation from Britam.
- ✓ Policy document sent via email.
- ✓ Access your statements via the MyBritam App or MyBritam Portal (available at <https://customerportal.britam.com/>)



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 britamkenya  BritamEA  BritamGroup  www.britam.com

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

My Britam App



Regulated by the Insurance Regulatory Authority

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