



Family Income Protection Plan

Steady Income. Lasting Peace of Mind

What is Family Income Protection Plan?

The Family Income Protection Plan is a life insurance plan from Britam Life that will help your family cater for ongoing financial obligations in the event of your untimely death and give them peace of mind when they need it most. In the event of death during the term of the policy, your family shall receive a regular monthly income for a specified benefit payment term. Your family can receive the monthly income for 3, 5 or 10 years depending on the option you take at onset.

What are the key benefits?

- The policy provides your family with a monthly income to cater for household expenses.
- The monthly income will increase by 10% annually and thus cushion your family against inflation. For instance, if you purchase a 5-year plan with a 3-year benefit period, your family will receive the monthly income as follows:

Benefit Year	Monthly Income (KES)
1	100,000
2	110,000
3	121,000

- The benefit illustrated above is available for KES 3,000 monthly.
- Your policy can remain active until you attain the age of 70 years.
- Policy terms of 5, 10, 15 and 20 years are available suited to your cover needs.
- You will be presented with an option of undergoing medical examination.
 - If you undergo medical tests, a benefit equivalent to the full sum assured will be payable in the event of death at any time while the policy is effective.
 - If you choose not to undergo medical tests, you will wait for a 12-month period before accessing full sum assured. If death occurs during this 12-month period, your family shall receive a refund of the premiums paid without interest.
- **Grace Period:** The policy has a 30-day grace period from the premium due date; if a premium payment is not received during the grace period the policy will lapse and the policyholder will not be entitled to any benefit.

What are the monthly income amounts available?

- The monthly income amounts available depend on whether you take medical tests when you sign up.
- The table below provides the income ranges that can be chosen with the policy.

Benefit Period (Years)	Without Medical Tests (KES)		With Medical Tests (KES)	
	Minimum	Maximum	Minimum	Maximum
3	100,000	300,000	300,000	3,000,000
5	75,000	200,000	200,000	1,500,000
10	50,000	100,000	100,000	1,000,000

Frequently Asked Questions

What are the requirements to sign up for a Family Income Protection Plan?

- Have a valid national identification card or Kenyan passport or Alien ID.
- Minimum age of entry of 18 years.
- Maximum age of entry of 65 years.
- Any other eligibility criteria shall be determined based on underwriting guidelines from time to time.

How should I sign up for Family Income Protection Plan?

- Simply get in touch with a Britam Financial Advisor and they will walk you through the process.
- Alternatively, visit our website, request a callback, and a financial advisor will get in touch with you to help you to sign up.

What documents do I need to sign up?

- Completed application form.
- Copy of National ID/Passport/Alien ID.
- KRA PIN number.
- Payment mode for future payments.
- First payment (cheque, M-PESA, bank transfer, direct debit form.)
- A medical checkup by a doctor from our panel at our cost (recommended.)

What should I expect when I sign up?

- Once your policy is ready, you will receive an SMS confirmation message from Britam.
- A policy document will be sent to you through your email to confirm your cover.
- You will be able to view your statement through the MyBritam portal (available at <https://customerportal.britam.com>) or app (available on Google PlayStore or Apple App Store).

How can I pay my premiums for Family Income Protection Plan?

There are various convenient ways to do this:

- MyBritam portal – Access this easily via <https://customerportal.britam.com/>.
- MyBritam app – Simply download and sign up on the app on Google PlayStore or Apple App Store.
- Direct Debit – Set up regular deductions from your bank account.
- Bankers or Personal Cheques written to “Britam”.
- Salary deduction – Through your employer.

Interested?

Simply get in touch with a Britam Financial Advisor and they will walk you through the process. Alternatively, visit our website (<https://ke.britam.com/>), request a callback, and we will get in touch with you to help you to sign up.



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 BritamEA

 BritamGroup

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

My Britam App
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