



Nawiri Lite Insurance Savings Plan

Grow Your Savings. Secure Your Goals

About Britam Holdings Plc

Britam Holdings Plc is a leading diversified financial services group listed on the Nairobi Securities Exchange and with a presence in seven countries in Africa, namely: Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. We offer a wide range of financial solutions in Life Assurance, General Insurance, Health Insurance, Retirement Planning, Asset Management, Property and Trust Services. These solutions enable our customers to protect and grow their wealth and achieve their financial goals every step of the way.

About Nawiri Lite Insurance Savings Plan

Are you saving up to start or grow your small business, for that dream trip you've talked about for years, to restock your shop or stall, to set up an inspiring home office or creative studio for your freelance work, for your wedding or any other big moment that means the world to you? With a minimum investment of KES 1,000 monthly, you can start your investment journey.

Why Sign Up for a Nawiri Lite Insurance Savings Plan?

- **Affordability:** You can start saving with as little as KES 1,000 monthly.
- **Competitive Returns:** You get to enjoy competitive returns.
- **Flexibility:** You can save additional amounts over and above your regular payments at any time to suit your changing needs.
- **Partial and Full Withdrawals:** After an initial 30-day period from the policy issue date, you can access your funds partially or in full without any charges in case of an emergency.
- **Tax Relief:** If you sign up for a policy with a duration 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 per annum.
- **Protection:** You get to enjoy a funeral expense cover of between KES 100,000-500,000. In the unfortunate event of death, a lump sum payment will be paid to your beneficiary within 48 hours.
- **Transparency:** You will receive monthly statements via your email address and fund balance updates via your mobile phone.

What Additional Insurance Cover is Available with a Nawiri Lite Insurance Savings Plan?

You will be able to take up the following optional benefits at an additional cost.

- **Critical Illness Benefit:** You will receive a lumpsum payment equivalent to the difference between the target fund at maturity and the actual fund at the time of claim on the first diagnosis of a listed critical illness to assist you to seek medical care locally or abroad and to help you adjust to lifestyle changes.
- **Permanent and Total Disability (PTD) Benefit:** You will receive a lumpsum payment equivalent to the difference between the target fund at maturity and the actual fund at the time of claim in the event of permanent and total disability.
- **Death Benefit:** Your beneficiary will receive a lumpsum payment equivalent to the difference between the target fund at maturity and the actual fund at the time of claim in the event of death.

Frequently Asked Questions

What are the requirements to sign up for a Nawiri Lite Insurance Savings Plan?

- Have a valid national identification card, Kenyan passport or Alien ID and KRA PIN.
- Be between 18 and 65 years of age at sign-up.
- Have the minimum deposit amount of KES 1,000 monthly.

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 make deposits into my Nawiri Lite Insurance Savings 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
- RTGS/EFT Transfers.

How much do you charge in management fees?

Nawiri Lite Insurance Savings Plan has a 0.42% 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.

How much do you charge for early withdrawal of my funds?

With Nawiri Lite, there are no withdrawal fees at any stage of the policy.

Can I take a loan with Nawiri Lite Insurance Savings Plan?

No. This plan does not offer policy loans as it allows you to make withdrawals at any point during the duration of the policy.

Interested?

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 sign up.



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 www.britam.com  [BritamEA](#)  [BritamGroup](#)  [britamkenya](#)

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

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