



Whole Life Insurance Plan

Build Today. Secure Tomorrow

Who is Britam?

Britam Holdings Plc. is a leading diversified financial services Group listed in the Nairobi Stock Exchange (NSE) and is licenced and regulated by the Capital Markets Authority (CMA) of Kenya, with presence in Kenya, Uganda, Tanzania, Rwanda, South Sudan, Mozambique and Malawi. Britam offers a wide range of financial solutions in Life Insurance, Health Insurance, Motor Insurance, Property & Liability insurance, Pensions, Asset management and Trust Management Services.

Britam Life Assurance Co. (K) Ltd. is a subsidiary of Britam Holdings Plc. It is licenced and regulated by the Insurance Regulatory Authority (IRA) of Kenya and the Retirement Benefits Authority (RBA) of Kenya. It has won the "Life Insurance Company of the Year Award" from the Association of Kenya Insurers (AKI) over the last 18 years.

What is Whole Life Insurance Plan?

The Britam Whole Life product provides permanent life insurance coverage that lasts your entire lifetime, serving as a cornerstone for your long-term financial strategy. It is specifically designed for wealth preservation, ensuring your beneficiaries receive a guaranteed, tax-free payout to facilitate a smooth intergenerational wealth transfer. Furthermore, the policy provides immediate liquidity to cover succession-related estate costs, and all benefits including death, disability, and critical illness are paid out efficiently.

Why do you need a Whole Life Insurance Plan?

It provides permanent life insurance coverage over one's entire lifetime to achieve the following objectives.

- **Wealth preservation:** Your heirs (children and/or grandchildren) will receive a guaranteed payout.
- Facilitate intergenerational **wealth transfer**.
- Provide **immediate funds to cover costs** incurred by your estate during Succession.
- **Tax efficient:** All insurance benefits (death, disability & critical illness) are not taxed.

What are the Key Features of a Whole Life Policy?

- **Lifetime coverage**, unlike other insurance products that expire at the end of the term.
- A guaranteed death benefit payout that **increases by 3%** per year to keep up with inflation.
- **Estate planning tool** e.g., through Britam trust management services.
- Additional insurance benefits can be purchased on a stand-alone basis and added onto your policy such as **Permanent Total Disability, Critical Illness and Funeral Expense**.
- Enjoy flexible payment options from a one-off single premium to monthly installments starting from as low as **KES 3,000** per month over a fixed term of 10, 15, or 20 years. The choice is yours.
- Medical examinations are only required for coverage amounts above **KES 15 million**.



What are the Coverage Limits?

(Whole Life) 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/-

Frequently Asked Questions



1. Who is eligible?

(a). Kenyan National or Resident.

- Minimum age of entry of 18 years.
- Maximum age of entry of 65 years.

(b). Non-resident East African citizen.

- The Life Assured's age shall not be less than **18 years** old at entry.
- The Life Assured's age shall not be greater than **65 years** old at entry.
- Any other eligibility criteria shall be based on underwriting guidelines from time to time.
- The sum of the Life Assured's age at entry and the premium-paying term chosen shall not be greater than 75 years.

Restriction on Nationality:

- Where the Life Assured is not a citizen of the East African community, claims arising out of death which occur outside the boundaries of Kenya will not be payable under this policy.
- Worldwide and Unrestricted Policy - Where the Life Assured is a citizen of the East African Community, this Policy is free from restrictions as to future travel, occupation or residence. Where the Life Assured is non-East African citizen, the Provisions & Exclusions for Benefits section of the policy shall apply.

2. What documents do I need to sign up?

- Complete a digital application form (have your KRA PIN at hand).
- Copy of National ID/Passport/Alien ID.
- First premium payment.

You can get a medical examination by a medical practitioner from our panel at our cost if you wish to enjoy the benefits immediately i.e., without being subjected to a waiting-period.

3. What should I expect when I sign up?

- You will receive an SMS confirmation message from Britam.
- Your Insurance Policy Contract (or Document) will be sent to your email address.
- You will be able to view your Premium Statement (or Payment History) through the **MyBritam App** (available on Google PlayStore or Apple App Store) or **My Britam Portal** (available at <https://customerconnect.britam.com>).

4. Why Britam?

- A well-known brand providing insurance solutions in Kenya for over 60 years.
- Financially sound with over KES 150 billion in assets.
- Digital self-service platforms on Android and IOS.

Interested?

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 assist.

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

My Britam App
Available on:



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