



Nawiri Premium Insurance Savings Plan

For the Life You are Building

About Nawiri Premium Insurance Savings Plan

Are you saving up for that holiday that you and your family have been planning for so long, for that new set of tyres for your car, for that sofa you spotted at the furniture shop, for your wedding, or for any other rewarding venture? The Nawiri Premium Insurance Savings Plan is a flexible investment-linked savings product that helps you save for those medium to long-term goals at your own pace, in your own way, and at your own time. Additionally, your savings grow with interest while you enjoy the peace of mind that comes with life insurance coverage. With a minimum investment of KES 20,000 monthly, you can start your investment journey.

Why Sign Up for a Nawiri Premium Insurance Savings Plan?

- **Competitive returns:** You get to enjoy competitive returns with a minimum guaranteed net rate of 5% per annum on your savings.
- **Flexibility:** You can save additional amounts over and above your regular payments at any time to suit your changing needs.
- **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 and KES 500,000 paid within 48 hours.
- **Transparency:** You will receive monthly statements via your email address and fund balance updates via your mobile phone.
- **Partial and full withdrawals:** The minimum investment period is 5 years, but you can access some or all your funds after the 2nd year at no charge.

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

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

- **Critical Illness Benefit:** You will receive a lumpsum payment on the first diagnosis of a 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 in the event of permanent and total disability.
- **Death Benefit:** Your beneficiary will receive a lumpsum payment in the event of death.



Frequently Asked Questions

What are the requirements to sign up for a Nawiri Premium 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 20,000 monthly.

NB: For deposits of Kes 2 million and above, you shall be required to complete a Declaration of Source of Funds form.

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 Premium 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.

What will the interest rate be on my investment?

The returns will be determined by the performance of the assets in which your deposits are invested. We have a guaranteed net return of 5% per annum at maturity. You can earn more than this depending on the fund's performance.

How much do you charge in management fees?

Nawiri Premium Insurance Savings Plan has a 0.25% 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?

Any withdrawals before the 2nd year (25th month) will be subject to early exit charges as follows:

- Month 1 to Month 12 - 5% of the amount withdrawn.
- Month 13 to Month 24 - 3% of the amount withdrawn.
- Month 25 and beyond – Free.

Can I take a loan with Nawiri Premium 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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