BRANCH NETWORK

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THIKA BRANCH Thika Arcade, 6th Floor Mobile: 0703 099 641 Kenyatta Highway thika@cic.co.ke

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NAIVASHA BRANCH Eagle Center, 1st Floor Mbariu Kaniu Road Mobile: 0703 099 763 naivasha@cic.co.ke

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KIAMBU BRANCH Bishop Ranji Cathedral Plaza, 2nd & 3rd Floor Tel: 0703 099 630 kiambu@cic.co.ke

NYERI BRANCH Co-operative Union Building 3rd Floor, Tel: 0703 099 680 nyeri@cic.co.ke

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MERU BRANCH Bhatt Building, 1st Floor Ghana Street Tel: 0703 099 930 merubranch@cic.co.ke KAKAMEGA BRANCH Walia's Centre, Ground Floor Tel: (056) 203 0242, (056) 203 0850 kakamega@cic.co.ke

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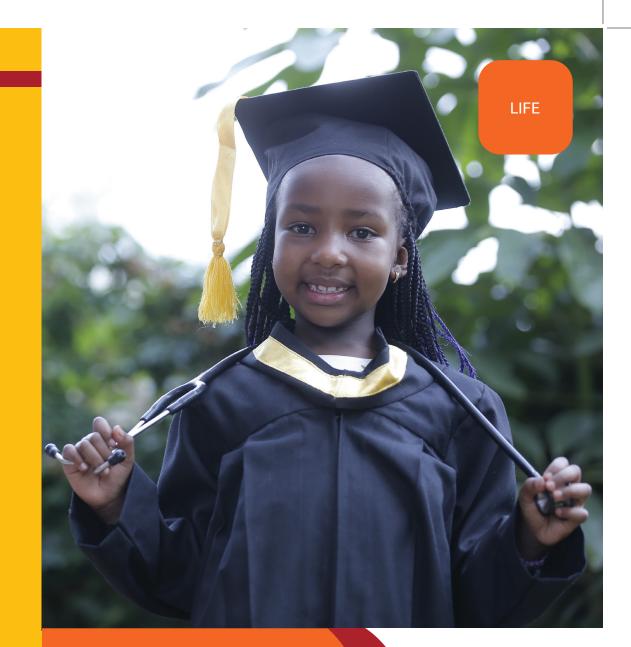
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V.05/2019



SCHOOL FEES POLICY

We keep our word



CIC LIFE ASSURANCE LTD.

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CIC Insurance Group is a leading Cooperative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi.

The Group offers a wide range of products including Life Assurance, General Insurance, Medical Insurance and Asset Management services. It is a pioneer and leader in Micro-insurance. The Group's focus on innovation and excellence in service delivery has differentiated it in the market and earned it National and International recognition.

A good quality education has become an important passport to a successful future. It equips us with everything we need to enable us achieve economic freedom and make our dreams come true. Parents dream of their children excelling in school, going to prestigious universities, acquiring great jobs and living a better life. Children have similar dreams.

Quality education is the best inheritance that parents and guardians can bestow on their children. Your child's education is therefore a top priority.

However we know that the cost of a child's education is one of the biggest costs that a family faces today. We are also faced with uncertainties like disabilities or untimely loss of the parents which can interrupt the child's education.

That is why CIC Academia education plan to protect your child's future should be anticipated and planned today.

CIC Academia plan is a combination of insurance

protection and savings that allows you to prepare for the cost of your child's education. It is a suitable endowment policy for education of children at any age. The policy term can vary from 9 to 18 years. The plan is risk free and provides guaranteed returns in form of partial maturity and final maturity.

PRODUCT DESCRIPTION Full Term

The full term of this policy will range from a minimum of 9 to 18 years.

Premium Term

The premium payment term will be for 5 to 14 years. The anticipated and maturity benefits commence after the premium payment and continue for a period of four years.

Death and Permanent Disability Benefit

On the death or permanent disablement of the main policyholder CIC will;

- Pay 50% of the sum assured immediately
- Pay all accrued bonuses
- Waive all future premiums

• Beneficiary to receive full anticipated and maturity benefits when due

Death of Child Beneficiary

The policy will give the main policyholder the option of receiving a refund of premiums paid or to nominate a different child beneficiary.

ANTICIPATED AND MATURITY BENEFITS

The policy will provide anticipated and maturity benefits in the following manner.

Guaranteed Partial Maturity

Cash benefits are payable based on the sum assured and policy term chosen by you at the beginning. The partial and maturity benefits commence after premium payment and continue for a period of three years.

The anticipated and maturity benefits are paid inclusive of accrued reversionary bonuses. The percentage factor applied to the sum assured is also applied to the reversionary bonuses at the

Years to Maturity	Benefit Payable
4	15% of sum assured
3	15% of sum assured
2	15% of sum assured
1	15% of sum assured
0 (Maturity)	45% of Sum Assured
TOTAL	105%

time of payment of the anticipated or maturity benefit.

The anticipated and maturity benefits are therefore as follows:

Anticipated or Maturity Benefit = (Sum Assured + Accrued Bonuses) × Percentage Factor

OTHER OPTIONS Cash surrender value and Loan benefit

The policy can be surrendered after 3 years. A maximum loan of 85% of surrender value is available.

Paid-Up policy values

The paid up value will be determined after the policy attaining surrender value, in which case no more premiums are payable and the company keeps the policy in force until maturity at an adjusted sum assured.

Tax relief benefit

The government has given a relief of 15% of monthly premium or Ksh 5,000 whiever is less to all policy holders. This is a saving on taxable income.

Who is eligible?

Individuals of a minimum age of 18 years to a maximum of 60 years.

How do I pay premium?

Premiums are payable throughout the premium term unless premature death occurs. Premiums are payable annually, half yearly, quarterly and monthly.