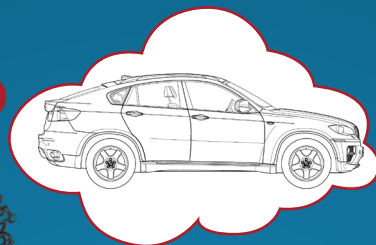


LIFE



**HABA HABA
NA CIC**

We keep our word



CIC Life Assurance Limited (CIC Life) is a wholly owned subsidiary of CIC Insurance Group Limited, a leading provider of insurance and other financial services with not only country-wide offices in Kenya, but also with a presence in Uganda, South Sudan and Malawi. CIC Insurance Group is also the leading cooperative insurer in Africa.

Save via Mobile Phone

1. HABA HABA NA CIC gives you a great opportunity to save at the convenience of your mobile phone and earn an attractive interest on your savings.
2. Build your finances with easy and convenient contributions from as low as Kshs. 600.
3. Make comfortable and flexible payments through your mobile phone.
4. Enjoy peace of mind as the HABA HABA NA CIC comes with a Kshs. 20,000/= Life Cover.

FAQ'S

1. Why HABA HABA NA CIC?

Because you can conveniently achieve your investment objective by accumulating as little as **Kshs. 600 per month** anywhere, any time while earning interest on a monthly basis.

2. Is there a life cover with HABA HABA NA CIC?

Yes. There is an automatic Life Cover of **Kshs. 20,000/-**, subject to a 3 month waiting period, to be paid in the event of Death of the Policy Holder as long as the account is active.

3. What if I want to access my funds?

The objective of this plan is to build income over a period of time. However, you can to access your funds through partial withdrawals once a year after a 12 month waiting period up to a maximum of 65% of the fund value.

4. How do I make my contribution to my account?

Your mobile phone is your wallet. You pay using M-PESA - Lipa na M-Pesa. Buy Goods and services - **Till number 600444**

5. How will I know my savings have been received?

Once you send your contribution, you will immediately receive a confirmation message from your mobile service provider that your payment has been sent to HABA HABA NA CIC account. A confirmation message from CIC LIFE will follow upon receipt of payment.

6. Is it important to make regular contribution?

Yes. The higher your total contribution, the higher the return on your savings.

7. How do I check my balance?

We will update you monthly on your mobile phone via SMS or your email address provided.

8. How can I join the HABA HABA NA CIC?

It's easy! Just visit our online platform <https://m-bima.co.ke/> on your device to do a self-subscription with the onscreen steps.

9. What will I get if I exit before five years?

You will be paid back the value of your fund less any administration charges.

10. When can I start saving?

Start saving **NOW!**

CIC LIFE ASSURANCE LTD.

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET