

## BRANCH NETWORK

### NAIROBI BRANCHES:

#### TOWN OFFICE

Reinsurance Plaza  
Mezzanine Floor, Aga Khan Walk  
Mobile: 0703 099 500  
Tel: (020) 329 6000  
townoffice@cic.co.ke

#### BURU BURU BRANCH

Vision Place, Ground Floor  
Mumias Road  
Mobile: 0703 099 564  
buruburubranch@cic.co.ke

#### WESTLANDS BRANCH

Pamstech House  
2nd Floor, Woodvale Grove  
Mobile: 0703 099 727  
westlandsbranch@cic.co.ke

#### THIKA BRANCH

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

#### KITENGELA BRANCH

Capital Center, 2nd Floor  
Mobile: 0703 099 740  
kitengela@cic.co.ke

#### NANYUKI BRANCH

Pearl Place, 1st Floor  
Mobile: 0703 099 770  
nanyuki@cic.co.ke

#### NAIVASHA BRANCH

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

#### NYAHURURU BRANCH

Kimwa Centre, 2nd Floor  
Kenyatta Avenue  
Tel: (065) 203 2055  
nyahururu@cic.co.ke

### MACHAKOS BRANCH

ABC Imani Plaza, 2nd Floor  
Tel: 0703 099 960  
machakosbranch@cic.co.ke

### 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

### NAKURU BRANCH

Mache Plaza, 2nd Floor  
Geoffrey Kamau Road  
Tel: 0703 099 775  
nakuru@cic.co.ke

### KISUMU BRANCH

Wedco Centre, Mezzanine Floor  
Oginga Odinga Road  
Tel: 0703 099 600  
kisumu@cic.co.ke

### HOMABAY BRANCH

Cold Springs Plaza, Ground Floor  
Mobile: (059) 212 2998  
homabay@cic.co.ke

### EMBU BRANCH

Sparko Building, 3rd Floor  
above Family Bank  
Tel: 0703 099 900  
embubranh@cic.co.ke

### MERU BRANCH

Bhatt Building, 1st Floor  
Ghana Street  
Tel: 0703 099 930  
merubranh@cic.co.ke

### KAKAMEGA BRANCH

Walia's Centre, Ground Floor  
Tel: (056) 203 0242,  
(056) 203 0850  
kakamega@cic.co.ke

### ELDORET BRANCH

Co-operative Building, 1st Floor  
Ronald Ngala Street  
Tel: 0703 099 660  
eldoret@cic.co.ke

### KISII BRANCH

Lengetia Place, 2nd Floor  
Kisii-Kisumu Highway  
Mobile: 0703 099 700,  
0703 099 701  
kisii@cic.co.ke

### BUNGOMA BRANCH

Simali House  
1st Floor, Moi Avenue  
Tel: (055) 203 0121  
bungomabranh@cic.co.ke

### KERICHO BRANCH

Imarisha Building, Ground Floor  
Tel: 0703 099 650  
kerichobranhstaff@cic.co.ke

### KILIFI BRANCH

Al Madina Plaza, 1st Floor  
Mobile: 0703 099 718  
kilifibranch@cic.co.ke

### MOMBASA BRANCH

Furaha Plaza  
Ground Floor, Nkrumah Road  
Tel: 0703 099 751  
mombasabranh@cic.co.ke

### KITALE BRANCH

Mega Center, 1st Floor  
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kitale@cic.co.ke

LIFE



# INVESTPLAN

*We keep our word*

**CIC LIFE ASSURANCE LTD.**

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GENERAL • LIFE • HEALTH • ASSET

**cib**  
**CIC GROUP**



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.

#### CIC INVESTPLAN

This policy enables planning of finances in a regular manner to avail money in a lump sum in several installments at selected periods in future. This will enable you to finance your projects of choice in accordance with your time plan.

In addition you're protected from uncertainties.

#### TAILOR MADE

The plan has options of partial payments every 4 years and increases the benefit to meet target projects.

The plan is flexible to allow you a saving period of:

- 12 years
- 16 years
- 20 years
- 24 years

#### 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.

M-Pesa payments can be made through Paybill **600111**

#### BENEFIT STRUCTURE

#### CASH BENEFITS

The policy will pay partial maturities plus full maturity inclusive of accrued bonuses.

#### TERM 12 YEARS

Year	% Payment of S.A
4th	10%
8th	15%
12th	75% + accrued bonuses

#### TERM 16 YEARS

Year	% Payment of S.A
4th	10%
8th	15%
12th	20%
16th	65% + accrued bonuses

#### TERM 20 YEARS

Year	% Payment of S.A
4th	10%
8th	15%
12th	20%
16th	20%
20th	55% + accrued bonuses

#### TERM 24 YEARS

Year	% Payment of S.A
4th	10%
8th	15%
12th	20%
16th	20%
20th	20%
24th	50% + accrued bonuses

#### OTHER BENEFITS

##### Access to Loan:

The policy holder can attain a loan against the policy at 85% of the surrender value.

The Surrender value is attained after policy being active for 36 months.

##### Tax Benefits

- Tax free investment: The final payout is not taxable.
- Tax relief benefit: The government has given a relief of 15% of monthly premium or Kshs 5,000 whichever is less to all life policy holders. This is a saving on taxable income.

##### Life Cover

- The savings: Life insurance provides 100% of Sum assured to meet the essential financial security needs. This cover is meant to ease the financial blow of death. The amount is paid to the next of kin to ease the financial difficulty.

#### OPTIONAL BENEFITS

##### WAIVER OF PREMIUM – DISABILITY

On the policy holder becoming totally and permanently disabled due to an accident during the term of the policy, all future premiums due

will be waived as the policy cover and benefits continue unabated until maturity or earlier death.

##### WAIVER OF PREMIUM- CRITICAL ILLNESS

On the policy holder being diagnosed with a critical illness during the term of the policy, all future premiums will be waived as the policy cover and the benefits continue unabated until maturity or earlier death. The critical illnesses covered are: heart attack, stroke, cancer, renal failure and coronary surgery.

##### PERSONAL ACCIDENT

A percentage of Sum Assured will become payable if the policyholder is involved in an accident which results in death, disablement or medical costs and the main policy cover continues unabated until expiry of the policy term or earlier death if death never occurred.

- I. Death: 100%
- II. Loss or total and permanent loss of use of two limbs or the sight on both eyes: 100%
- III. Loss or total permanent loss of use of one limb or sight on one eye: 100%
- IV. Permanent or temporary total disablement other than above from engaging in any occupation: 1% per week per Accident

The total benefits payable (including weekly payments and medical expenses) shall not exceed 100% of the Sum Assured, as defined above.

##### DOUBLE ACCIDENT BENEFIT

100% of the Sum Assured (with accrued bonuses plus terminal bonus) will become payable on death of the policyholder, if death was caused by an accident. This benefit is payable in addition to any death benefit on the main policy.

##### CRITICAL ILLNESS

50% of the Sum Assured will become payable if the policyholder is diagnosed with a critical illness as the policy cover and benefits continue unabated until maturity. The critical illnesses covered are heart attack, stroke, Cancer, Renal failure and coronary surgery.

##### FUNERAL EXPENSE

15% of the Sum Assured subject to a (maximum Kshs 200,000) will become payable within 5 working days on the notification of death of the policyholder