

BRANCH NETWORK

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LIFE

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KENYA • SOUTH SUDAN • UGANDA • MALAWI

GENERAL • LIFE • HEALTH • ASSET

M-BIMA JIJENGE - 5

We keep our word

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.

Save via Mobile Phone

With CIC LIFE Jijenge-5, you have a great opportunity to save, and earn an attractive bonus on your Savings.

- Build your finances with easy payments from as low as Kshs. 190/- weekly through your mobile phone.
- Get an attractive bonus at the end of 5 years.
- Enjoy peace of mind as the CIC LIFE Jijenge-5 comes with a Life Cover as well.

Basic Features

- Maturity Period = 5 years
- Maturity Benefit = KShs. 50,000/-
- Guaranteed Life Cover = KShs. 20,000/-
- Maximum Life Benefit = KShs. 20,000/- Plus accumulated savings (Payable in the event of death - before expiry of Maturity Period)
- Bonus on Maturity = 5,000/-
- Contributions = from Kshs. 825/- p.m. (KShs. 190/- per week)

Savings Milestones for Kshs. 825/- per month (Kshs. 190/= per week)

End of Year	Savings Milestone (Ksh)	Bonus on Maturity	Maximum Life Benefit
1	10,000	Not Applicable	30,000
2	20,000		40,000
3	30,000		50,000
4	40,000		60,000
5	50,000	5,000	70,000

CIC LIFE Jijenge-5 FAQs

1. What is CIC Jijenge-5?

This is a plan where, for as little as Kshs. 825/- per month (190/- per week), you can accumulate your Savings to Kshs. 50,000/- in 5 years and enjoy a bonus of Kshs of 5,000/-.

2. Is there a life cover with CIC Jijenge-5?

Yes. There is an immediate automatic Life Cover of Kshs. 20,000/- to be paid in the event of an Accidental Death of the Policy Holder. In the event of Natural Death, this Life Cover will commence subject to a 3-month waiting period.

3. What if I want to save more than Kshs. 825/- per month (190 per week)?

You can save in multiples of Kshs. 825/- per month (Kshs. 190 per week) to a maximum of Kshs. 2,475/- per month (Kshs. 570/- per week).

4. How can I join the CIC Jijenge-5?

Visit the CIC branch office nearest to you or call our customer service number (0703 099120) for direction to our countrywide network of M-Bima outlets.

5. How do I make my savings?

You pay using M-PESA - Lipa na M-pesa - Paybill number 600124. Your account/policy number is indicated in your policy document which is given to you on joining. The steps for making payments (savings contributions) are outlined on the policy document and the policy identity card.

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

Once you send your contribution, you will immediately receive a message from your mobile/ payment service provider confirming that your payment has been sent to CIC Jijenge.

7. How much will it cost me to send my contribution?

This depends on your mobile/payment service provider's charges that are

communicated to you from time to time.

8. Is there a fine/penalty in case I fail to make my contribution on time?

No, just endeavor to 'top up' as soon as funds are available. CIC will send you a reminder weekly to make your contributions.

9. When can I start saving?

You can start saving immediately.

10. What if I use other payment options?

You can make your savings through M-Pesa.

11. How do I check my balance?

We will update you weekly on your mobile phone via SMS, though you can still visit our branches or call our customer service number given in (4) above.

12. How do we know our money is safe?

CIC, owned by the Co-operative movement and individual shareholders including Cooperative Bank of Kenya, is a stable company that has shown strong growth over the last 10 years with a Turnover of Kshs. 11.1 Billion in 2013 to become the 2nd largest Insurance Company in Kenya. CIC, as an underwriter, is registered and monitored by IRA (Insurance Regulatory Authority), RBA (Retirement Benefits Authority), KRA (Kenya Revenue Authority) and is a member of AKI (Association of Kenya Insurers) and CIC is listed at the Nairobi Securities Exchange.

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

You will be paid back your accumulated savings less 20% of the amount due.

14. How long does it take to pay claims?

Fully documented claims are paid within 5 working days of submitting.