

What is Imarika Investment Plan?

Imarika is a goal driven, Unit-linked solution that offers you the opportunity to earn superior returns and enjoy life insurance at the same time.

The plan enables you to plan and achieve your goals, whether it is saving for a child's education, creating a fund to start or expand your business, buy or build your new home or simply to diversify your investment options.

How does Imarika work?

Imarika offers superior returns, flexibility, affordability and insurance protection. You can make regular contributions from as low as **Kes 1,000** per month or lumpsum contributions from **Kes 50,000** lumpsum. There is no upper limit to how much or how often you can contribute.

As you contribute, your funds earn competitive returns. Your investment also guarantees you a Free Life Insurance cover of Kes 50,000

With Imarika, you can increase or reduce your contributions at any time giving you the opportunity to control how you get to your final goal. As the fund accumulates, you also have the option of making partial withdrawals.

At the end of the selected period, the policy pays the maturity value to the policyholder.

Why should you buy Imarika?

- **Superior returns:** Imarika ensures that you earn competitive returns on your investment as the underlying fund is structured and managed to offer competitive returns of 8 - 12% per annum. In case of poor market performance, the product has a minimum guaranteed return of 5% per annum on maturity.
- **Affordable:** Imarika allows you to contribute a minimum of only Kes 1,000 per month you can also choose to do lumpsum contributions from Kes 50,000.

- **Free Life Insurance:** Imarika provides you with Free Life Insurance cover of Kes 50,000
- **Optional Partial Withdrawals:** As the fund accumulates, you can make partial withdrawals of up to 30% of the Fund value after three years.
- **Minimum term of 5 years:** Imarika investment plan is available from a term of 5 to 20 years. You have the choice of how long you'd like your plan to run. You can make withdrawals (partial or in full) from month 37 at no charge.
- **No withholding tax:** Being a unit linked policy; your interest is not subjected to withholding tax. This means that you save 15% tax on the interest. Further, you can also apply for tax relief if the policy is 10 years or more.
- **Professional Management:** As our customer, Britam will offer you professional investment management and advice.

Who should buy Imarika?

Imarika is suitable for people looking to accumulate money within the medium to long term. It is targeted at clients who are looking for superior returns for their investments to achieve their goals. Clients with other investment products looking to diversify should also consider Imarika.

What are the requirements to register?

- Kenyan citizen with a valid national ID or passport
- Resident with a valid resident's certificate.
- Age between 18 and 75 years
- Have an email address

Ready to start your journey?

Simply visit buyonline.britam.com to purchase online or **Dial *778#** on your phone and follow the prompts.

Imarika Charges: 0.33% per month

Illustrations: Below are sample goal-based illustrations for an Imarika customer. These illustrations are based on assumptions about future investment performance that could vary from the illustration.

Lumpsum Illustration:

This illustration assumes that you continue to make annual lumpsums for the selected investment period

Years	Kes 50,000		Kes 100,000		Kes 500,000		Kes 1,000,000	
	10%	12%	10%	12%	10%	12%	10%	12%
3	167,694	173,981	335,387	347,962	1,676,937	1,739,812	3,353,874	3,479,624
4	230,058	241,007	460,116	482,013	2,300,582	2,410,065	4,601,164	4,820,131
5	295,965	313,127	591,930	626,253	2,959,649	3,131,266	5,919,298	6,262,532
6	365,615	390,729	731,230	781,457	3,656,149	3,907,287	7,312,298	7,814,574
7	439,221	474,229	878,442	948,459	4,392,209	4,742,295	8,784,418	9,484,590
8	517,008	564,077	1,034,015	1,128,155	5,170,076	5,640,774	10,340,152	11,281,547
9	599,212	660,755	1,198,425	1,321,510	5,992,123	6,607,548	11,984,247	13,215,095
10	686,086	764,781	1,372,172	1,529,562	6,860,862	7,647,809	13,721,723	15,295,617

Monthly Illustrations:

This illustration assumes that you continue to make monthly topups for the selected investment period

Years	Kes 5,000		Kes 10,000		Kes 30,000		Kes 50,000	
	10%	12%	10%	12%	10%	12%	10%	12%
3	196,226	201,928	392,452	403,857	1,177,356	1,211,570	1,962,260	2,019,283
4	269,202	279,720	538,403	559,440	1,615,209	1,678,320	2,692,015	2,797,201
5	346,322	363,425	692,644	726,850	2,077,932	2,180,550	3,463,219	3,634,250
6	427,823	453,492	855,645	906,985	2,566,936	2,720,955	4,278,226	4,534,925
7	513,952	550,406	1,027,905	1,100,812	3,083,714	3,302,437	5,139,523	5,504,062
8	604,974	654,687	1,209,948	1,309,373	3,629,844	3,928,120	6,049,740	6,546,866
9	701,166	766,894	1,402,331	1,533,787	4,206,993	4,601,361	7,011,655	7,668,936
10	802,821	887,630	1,605,641	1,775,259	4,816,923	5,325,778	8,028,205	8,876,297
11	910,249	1,017,543	1,820,499	2,035,086	5,461,496	6,105,259	9,102,493	10,175,432
12	1,023,780	1,157,332	2,047,560	2,314,663	6,142,679	6,943,990	10,237,798	11,573,317
13	1,143,759	1,307,746	2,287,517	2,615,492	6,862,551	7,846,475	11,437,585	13,077,458
14	1,270,552	1,469,593	2,541,104	2,939,187	7,623,311	8,817,560	12,705,518	14,695,933
15	1,404,547	1,643,743	2,809,093	3,287,486	8,427,280	9,862,459	14,045,467	16,437,432

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