

Our Branch Network

NAIROBI REGION

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Kitengela Branch
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WESTERN REGION

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COAST REGION

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CENTRAL REGION

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Madison Uniplan

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WHAT IS MADISON UNIPLAN?

Madison UniPlan is an investment policy that enables parents and guardians to save up funds to guarantee their children's university education. It also comes with the dual benefit of protection alongside potentially high returns upon policy maturity.

WHAT ARE THE POLICY BENEFITS?

- It combines insurance protection in case of early death or disability with an opportunity to earn high returns on investments.
- Has a minimum guaranteed return of 5% p.a.
- The parent/guardian is able to invest at their convenience with an allowance to vary the contributions depending on their financial abilities or commitments at different times.
- It enables parents/guardians to plan for their children's education in line with their career dreams.

HOW IS THE POLICY UNIQUE?

- It allows parents/guardians to predetermine the cost of the university education for their children early enough by having a structured saving plan towards a set goal depending on the university course choice.
- The policy allows flexible funding by allowing variation of the contributions during the term of the policy.
- The policy has a term range of 5 – 15 years therefore being a medium to a long term plan.
- In case of the unfortunate early death or disability of the parent/guardian during the time of the policy the Company waives the policy premiums and guarantees to fund the child's university education as per the choice of the parent/guardian.

HOW MADISON UNIPLAN WORKS

Depending on the ability and the interest of the child's dream professional career, the Plan enables the parent/guardian to predetermine the cost of his/her child's university education with some degree of certainty. With this in mind the parent/guardian is enabled to start saving towards a set target for the university education of his/her child.

Take for instance a child who is in class seven and desires to take an engineering course in a public university. This is likely to cost about Kshs.1.5m in five years to come. The parent/guardian then has a target to save towards a set goal of realizing Kshs.1.5m within the next 5 years. The Madison UniPlan avails an avenue for parents and guardian to start saving in a structured way while providing protection against disability or death while saving towards actualizing the Kshs.1.5m.

Furthermore the contributions will earn high returns with a minimum guarantee of 5% p.a.

In the event of unfortunate early death or disability of the parent/guardian before he/she realizes his/her target of Kshs.1.5m, Madison UniPlan guarantees to pay Kshs.1.5m towards the university education for the child.

ADDED BENEFITS

In the event of the demise of the beneficiary the parent has a right to nominate another beneficiary.

1. What happens if the parent/guardian dies?

In the unfortunate event that the parent/guardian dies or suffers total and /or permanent disability within the term of the policy, Madison will undertake to fund the policy for the remainder of the term provided the parent/guardian would have been aged at 70 at the policy maturity date.

2. What happens in case of the untimely demise of the beneficiary?

Upon the demise of the beneficiary within the term of the policy, the parent/guardian has the following options:

- i. The policy continues until maturity
- ii. Nominate another child
- iii. Receive as a cash lump sum the value of the fund.

3. What happens if the child does not join university?

If the child fails to join university, the full fund value at maturity will be payable to the parent/guardian.

4. What happens if the child decides to do a more expensive course?

It is strongly recommended that the parent/guardian ought to discuss the career choices in order to make an estimate of the probable tuition costs. In the event that the child chooses to pursue a course that is more costly than was previously envisioned, the parent/guardian either has the option of revising the premium payments provided the outstanding duration is at least 2 years. In the event that this is within the last two years to maturity, the parent/guardian will bear the additional costs over and above the benefits payable.

5. Eligibility

The Policy is eligible to persons from the age of 18 years whereas the maximum age at Entry is 65 years.

6. Policy term

The policy's Minimum term is 5 years and the Maximum term is 15 years.