Our Branch Network

MAIRORI PECIO

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WESTERN REGION

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CENTRAL REGION

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MLAK/MKT/MMPB/001/2020

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Madison Life Assurance Kenya Limited is regulated by the Insurance Regulatory Authority.



PRODUCT OVERVIEW

The product has been designed to meet evolving customer needs from the traditional life policies to investment driven products. We have observed the changing trends and felt the need to address our customers' needs and thus the reason for developing the Madison Money Max Plus Financial Plan.

It is an investment driven product that is intended to generate high returns to the customer through well-tailored investments of their contributions by our fund managers.

There is provision for an endowment life cover benefit alongside the investment component. A Total and Permanent Disability & Funeral cash benefit are available as optional riders.

PRODUCT FEATURES

There is a clear split between the investment and life cover premiums. 60% of the premiums received will be allocated towards the endowment life cover while 40% will be allocated towards investment.

The investments have a guaranteed investment return of 5% per annum.

The customer can vary his/her premium contributions within the term of the policy, subject to the minimum permissible premium.

BENEFITS

A customer can choose one of two product variations. Option 1 is tailored to pay the endowment Sum Assured on maturity while Option 2 is tailored to provide partial maturity payouts in the last four years preceding maturity. The value of each partial maturity is 20% of the Sum Assured. The fund value will be payable on maturity. A schedule of the payouts is tabulated below.

ř .	Option 1	Option 2
4 years to maturity	-	- 20% of Sum Assured
3 years to maturity	-	- 20% of Sum Assured
2 years to maturity	-	- 20% of Sum Assured
1 years to maturity	2	- 20% of Sum Assured
Maturity	100% of Sum Assured plus Fund Value	- 100% of Sum Assured plus fund value

In case of Total Permanent Disability within the policy term, where the rider is selected, the full sum assured will be payable.

In case of death of the customer within the policy term, the full sum assured, current fund value plus Kshs 20,000 funeral cash cover will be payable. If the client chose an additional funeral cash rider, the additional funeral cash will also be payable.

The customer will be required to provide the names of beneficiaries on the space provided on the proposal form but if he/she wishes to change the named beneficiaries, he/she will be required to complete a beneficiary nomination form.

ELIGIBILITY

The policy is eligible to persons from the age of 18 years whereas the Maximum age at Entry is 62 years.

The policy's Minimum term is 8 years and Maximum term is 15 years.