

LifeVest Plan



LIBERTY
In it with you



LibertyLifeKe



LibertyLifeKenya

ADVICE INSURE INVEST
Regulated by the Insurance Regulatory Authority

LIFEVEST PLAN

Invest in your tomorrow, today.

You have big dreams for your future, the best education for your children, buying your own home, travelling the world, or simply the satisfaction of knowing that your financial future is secure. That's why we give you the LifeVest product, a flexible insurance and investment solution that grows your savings and helps you achieve your dreams while offering additional protection.

Our LifeVest Plan puts you in control of your financial future by enabling you to know how much you want to invest, where and how often. You can also track your monthly performance, increase your life cover or add death, disability and critical illness protection.

Depending on your risk appetite, you have the option of investing in a conservative, aggressive, balance or cash portfolio to grow your money at your pace.

LifeVest is a unit-linked product; this means that your saving benefit is linked to an underlying asset performance.

Clear Vision Insurance Agency

<https://www.clearvisioninsurance.com>

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LIFEVEST PLAN

Experience a unique
and flexible investment that
grows your savings.



Benefits

Absolute Flexibility

- You decide the amount you can pay at the frequency you choose.
- You select the investment portfolio you want; Conservative, Aggressive or Moderate (mix of Conservative and Aggressive) and Cash Portfolio.
- **Conservative Fund:** This fund targets investors who have a low appetite for risk and do not want significant volatilities on their investments.
- **Aggressive Fund:** This fund targets investors who have a high appetite for risk and a long-term horizon hence can withstand volatilities associated with equities in the short term.
- **Cash Portfolio:** The portfolio is targeted at investors aiming for stable and consistent investment returns offering capital preservation. Most of the fund assets are invested in low risk short term investments.
- **Moderate Fund:** This fund targets investors who have a medium appetite for risk and a medium-term horizon hence can withstand volatilities associated with equities in the short term.
- For monthly premiums below KShs. 5,000 funds will only be invested in the Conservative portfolio.
- You can track your monthly performance through our online portal or USSD *373#.
- You have access of up to 25% of the fund once a year from the 2nd year
- You have the option to increase or decrease your premiums in line with your needs but not to less than KShs. 2,500 per month.
- You can choose to protect yourself against death, disability and critical illness, or take additional life cover depending on your needs.

Features

- The benefit pays out on the maturity date of the policy.
- The policy includes basic life cover which is the greater of Kshs.100,000 or accumulated fund account at the date of death.
- Optional rider benefits include Life & Disability cover and Critical Illness upto age **65 years**.
- Maximum Life & Disability rider is Kshs.10 million.
- Maximum Critical Illness is 30% of the life cover benefit.
- The minimum entry age is **18 years** while the maximum entry age is **80 years** for the savings benefit.
- The policy will be offered for terms of between 7 to 20 years for the regular premium.
- The policy is also offered for a term of 5 to 20 years for lump sum/single premium.

Mode of payment

You can choose to pay your premiums either as a lumpsum / once-off premium or monthly, quarterly, semi-annually or annually through any of the following modes:

- Check off (salary deduction at source of employment).
- Direct Debit (Barclays Bank of Kenya, Cooperative Bank, Equity Bank, Kenya Commercial Bank, Standard Chartered Bank, Citi Bank).
- Banker's standing order (All other banks, Citi Bank being collection bank).
- Cash/Cheque (Only Quarterly, Semi-annually or Annually).
- MPESA
- EFT/RTGS

We are a financial services organization that has been providing relevant insurance and investment solutions in Africa for over 57 years. Our business philosophy is founded on the unstoppable belief that everyone should have the opportunity to grow their wealth; that's why we provide a range of solutions that cater for your individual needs and empower you to prepare for unforeseen events.

We roll up our sleeves every day and put our knowledge and insight to work to make a difference in our customers' lives by making their financial freedom possible. Our goal is to provide you with the tools and information to put you in control.

Enjoy the journey.

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All guaranteed benefits are payable only when all premiums are paid when due. Liberty Life is only the name of the Insurance Company and the funds offered are only the names of the funds and does not in any way indicate the quality of the contract, its future prospects or returns.