



Make your money work for You



<https://qrco.de/FlexiHela>



Welcome to Flexi Hela, a Digital Savings Product tailored to help you achieve your dreams.



Live with confidence

www.sanlam.com/Kenya

Life Insurance | General Insurance | Investment



Time to Save & Achieve

Sanlam Kenya has launched an innovative digital savings product dubbed Flexi Hela that provides a flexible savings and wealth creation solution. Begin your savings journey today!

Product USP's

01

Earn a guaranteed
Interest rate of 6%

02

Flexible Savings
that you can adjust
to your lifestyles

03

Free Cover for
upto 4 Kids worth
100,000 Ksh Each

04

No surrender/
withdrawal
penalties

05

Access your savings
within 24 hrs

06

Cover up to 11
Family members

07

Digital
Onboarding and
servicing

Earn a
guaranteed
Tax Free 6%
Interest Rate

Easily Access & Withdraw
your funds digitally



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Flexi Hela Key Facts

About the product

Flexi Hela offers you a flexible savings solution that allows you to realize your dreams while benefiting from life cover for you and your family.

The product allows you to have immediate access to your savings value with no withdrawal or surrender penalties.



Savings Contribution

You can choose any amount of savings contribution to invest which will grow at the declared interest rate month on month with a guaranteed 6% return.

Your savings contributions will grow at the declared interest rate month on month with a guaranteed 6% return.

Enjoy a Tax-free growth in your life investment.

Life Cover

Secure your family members with an expansive product that offers a free life cover worth 100,000 for 4 children.

Life Type	Max Cover per life	Age when policy starts	
		Min	Max
Principal Life	Ksh 500,000	18	85
Spouse	Ksh 500,000	18	85
Child*	Ksh 200,000	0	20
Parent	Ksh 200,000	18	85
Extended Family	Ksh 200,000	0	85

*Children below age 10 years will be covered to a maximum of KSH 100,000

Waiting period



The waiting period is the time period after the start date of the policy, alterations to the policy or reinstatement of the policy, where claims due to natural death will not be paid. A 6-month waiting period will apply.

Exclusions for benefits



Death claims that arise due to criminal acts, suicide within two years of the policy start date or cover start date for any life assured and war other than passive war (whether war be declared or not) in respect of all National Defence Forces will not be paid.

Flexi Hela Key Facts

How long can family members be covered on the policy?



As long as the policy is active, all lives can remain covered, subject to their premiums being paid.

Cover for children ceases on their 20th birthday. Thereafter, you will be able to add them as extended family.



How long can you keep the policy?



The policy has an open-ended term. You can keep the policy for as long as you want so long as it remains active.

Saving Frequency



As long as the policy is active, you can continue contributing savings. If you don't pay a risk premium when due, we will deduct the risk premium from your savings value.

Benefits Access

You can access your savings balance at any time paid directly to your M-PESA account or preferred Kenya Bank account. The life Insurance benefit will be channelled to the appointed beneficiary .

Policy management at your fingertips



If you want to make changes to your policy, you can do this using the online portal <https://app.sanlam.co.ke/login-page>

You can change any of the following:

- Increase cover for any life (subject to 6-month waiting period),
- Decrease cover for any life,
- Add an additional life (subject to the maximum lives of 11 and 6-month waiting period),
- Remove cover for any life,
- Amend the savings contribution,
- Add, remove or amend the beneficiary of the policy

You can keep paying premiums and the assured lives will remain covered on the policy until:

- The policy lapses
- You submit a request for cancellation
- The principal life assured dies
- We cancel your policy for any reason

Flexi Hela Key Facts

Currency **Kshs**

Premiums, savings contributions, benefits and savings value withdrawals will be paid in Kenya Shillings.

How to get your lapsed policy back to being active

You can reinstate your policy at any time for up to twelve months from the date of lapse by contacting us and paying the premiums from the date of reinstatement, subject to our acceptance. The waiting period will apply from the date of reinstatement.

For all death claims we need:



Completed claim application form or written application signed by claimant with the following required documents:

- Certified true copy of medical certificate of cause of death (death certificate). This should be done by a commissioner of oaths or a court of competent jurisdiction in Kenya.
- Police report for accidental deaths locally & relevant authority if outside Kenya
- Proof of age of deceased life assured if the Identity card was not provided prior to death,
- Original or certified true copy of photo identity card of the policyholder (National ID/Passport),
- Certified copy of photo identity card of the claimant (National ID/Passport),
- Copy of the claimant's bank statement showing the account holder name, bank account number, branch name and code of the claimant.

How can your policy lapse



You can cancel your policy at any time should you wish to. Simply let us know of your decision. Your cover will cease, and we will pay you your savings value.

How to make a claim



You can let us know at any time if you want to claim by uploading the documents shown below to the online portal <https://app.sanlam.co.ke/login-page> or by emailing them to customerservice@sanlam.co.ke or by handing them in at our various branches.

Flexi Hela Key Facts

How to contact Sanlam Life



Leverage our omnichannel experience to contact us

- Visit Online Portal <https://app.sanlam.co.ke/login-page>
- Send an SMS to 30182
- Email us on customerservice@sanlam.co.ke
- WhatsApp +254 701 00 0019

Secure your loved ones with Sanlam Life Insurance

<https://qrco.de/FlexiHela>

Get a free cover worth 100,000 for up to 4 Kids
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