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Educare Plus

Life **Insurance**

General Insurance

Investments

Products to keep your life whole.



> Plan for your children's education

The Educare Policy term can vary from 9 to 20 years depending on your financial plan.

Premiums are pre-determined and fixed based on what you choose.

Other features and benefits :

- > The policy has a 15% tax relief benefit that the life assured will enjoy
- > The policy maturities are guaranteed

“My parents always wanted the best for me. Now I can pursue my education to any level without worrying.”

Jack Odallo, 11 years old

At Sanlam Life, your dreams are our dreams. Trust our Educare Policy products to take you there.



Product Features

> Maturity Benefits

Four partial maturities of 25% of the sum assured are paid out in four equal annual installments before maturity. And at maturity, 100% of the sum assured will be paid.

Full Maturity Year	Percentage (%) Installment
Term minus 4	25% of sum assured
Term minus 3	25% of sum assured
Term minus 2	25% of sum assured
Term minus 1	25% of sum assured
Maturity	100% of the sum assured
Total Payout	200% of the sum assured

> Compulsory Benefits (Riders)

Double Accident Benefit

In the event the life assured dies or is Permanently Disabled due to an accident, a sum assured equivalent to the main sum assured will be paid out. Total payout will be 200% of the sum assured.

Critical Illness Benefit

If the life assured is diagnosed for the first time of any of the listed critical or terminal illnesses they will be paid half the amount of the sum assured.

Waiver of Premium of 100% on PTD & CI

The company takes up 100% of the premiums if the assured is Permanently and Totally Disabled due to accidental natural causes and on the first time critical illness diagnosis.

This product is exclusively distributed by Standard Chartered Bank Insurance Agency Limited (SCIAL)

