



# TO REACH YOUR INVESTMENT GOALS, IT'S THE LITTLE THINGS THAT COUNT.

Invest in **Imarika** for high returns and security.

In your journey through life, you plan to fulfill various important goals like a big wedding, securing a home, raising a family and having a peaceful retirement life. At APA Life, we understand the significance of these milestones and help you plan for them financially.



*Insuring Happiness*

## APA Imarika

APA Imarika is a smart investment plan from APA Life, especially designed while keeping your short-term and long-term financial goals in mind. It not only helps you systematically build a fund over a period of time, but also provides for additional security in the form of a life insurance cover. What's more, with APA Imarika, you can further re-invest your savings to enjoy annuity for the rest of your life.

## Survival Benefit

Once the policy attains the maturity date, you will receive 100% of the sum assured plus the accumulated simple reversionary bonuses, computed as a percentage of the sum assured on an annual basis. The maturity benefit also includes a terminal bonus.

## Death Benefit

In the event of your unfortunate demise before the maturity date, 100% of the sum assured plus the accumulated simple reversionary bonuses will be paid to the named beneficiary(ies).

## Optional Benefits

On payment of an additional premium, the following additional benefits are available to you:

### Total and Permanent Disability

Benefit of an amount equal to 100% of the sum assured will be payable over a period of 24 months in the event that you are incapable of engaging in activities for income or profit generating activity in your own occupation or another occupation for which you could reasonably be expected to become qualified by virtue of your knowledge, training, education, ability and/or experience.

### Waiver of Premiums

All future premiums will be waived following permanent total disability caused by either an accident or illness.

### Medical Reimbursement

In case of an accident leading to injury and hospitalisation, the in-patient medical expenses incurred will be reimbursed subject to a maximum of 60% of the policy sum assured but not exceeding KShs. 500,000.

### Critical Illness

In the event of first diagnosis of a specified critical illness, you will be paid an amount equal to 30% of the sum assured, up to a maximum of KShs. 300,000.

### Accidental Death Benefit

In the event of an accident leading to loss of life, an additional sum assured equivalent to the basic sum assured will be paid.

### Retrenchment Rider

In case of loss of employment due to adverse business conditions, introduction of new technology or re-organisation of the business by the employer, future premiums will be waived up to a maximum of 6 monthly instalments. This will cease, if you secure employment before the end of 6 months.

## Additional Benefits

### Paid Up and Surrender

The policy will acquire paid up and surrender values after payment of at least 3 full years' premiums.

### Loans

Loans will also be available within the surrender value of the policy.

### Tax Benefit

By law, a 15% insurance relief will be granted to the policyholder up to a maximum of KShs. 5,000 p.m. (KShs. 60,000 p.a.). This may change from time to time depending on the government policy.

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