



WHOLE LIFE PLAN

**Lifelong Financial
Security for You and Your
Loved Ones**

What is Covered?

The Pioneer Whole Life Plan is a comprehensive permanent life insurance policy designed to give you peace of mind throughout your lifetime. It not only guarantees a lump-sum payout to protect your beneficiaries upon your untimely death, but also offers unique living/survival benefits as you enjoy your retirement years.

KEY COVERAGE SECTIONS

SECTION A: Death Benefit Payout

- Pays 100% of the full Sum Assured to designated beneficiaries in the event of the insured's untimely demise at any point during the policy term.

SECTION B: Annual Retirement Survival Benefits

- Provides an annual cash payout equal to 5% of the Sum Assured every year from age 60 up to age 80, giving you steady income in retirement.

SECTION C: Final Maturity Benefit

- Pays the full 100% Sum Assured upon the policyholder attaining age 80, at which point the policy successfully completes.

SECTION D: Cash Surrender & Loan Value

- Acquires a guaranteed surrender and loan value once the policy remains active for a minimum of 36 consecutive months.

KEY POLICY BENEFITS & FEATURES

- **Limited Premium Payment:** Premiums are payable only until age 60, while coverage continues up to age 80.
- **Income Tax Relief:** Qualifies for standard insurance tax relief benefits under Kenyan tax regulations.
- **Flexible Payment Frequencies:** Pay premiums monthly, quarterly, semi-annually, or annually via salary check-off, M-Pesa, or direct debit.
- **Surrender Value Access:** Eligible for policy cash surrender or loans after 3 years of active premium payments.

CONTACT US



www.pioneerassurance.co.ke



020 722 0000



Pioneer House,
Moi Ave 3rd, 6th, 7th Floor



ELIGIBILITY & TERMS

- Entry Age: Minimum 18 years, Maximum 56 years.
- Premium Paying Term: Up to age 60.
- Policy Expiry / Maturity: Age 80.

PIONEER
ASSURANCE



YEARS

**Your Future,
Our Commitment**

Contact us



Pioneer House, Moi Ave
3rd, 6th, 7th Floor



020 722 0000



info@pioneerinsurance.co.ke



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@pioneer insurance