HOME OWNERSHIP WHAT DOES IT TAKE?

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THE HOUSING MARKET IN KENYA

Source: State Department of Housing

KEY INSIGHTS

Approximately **41%** of Kenyan households in urban areas own their homes, a decline from 44% a decade ago.

Renting households continues to grow faster than homeowners.

More than **55%** of Kenyans prefer to build their own homes, rather than buy ready built units

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Rising construction costs; up by as much as **16%** in recent periods

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Homeownership in Kenya is not just a housing issue - it is an access, financing, and execution challenge

HOME OWNERSHIP BASICS

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Starting Your Property Ownership Journey

Define Your Goal
Owner-occupation vs. investment

Assess Financial Readiness
Income, savings (deposit & costs), credit profile

Get Mortgage Pre-Approval
Engage your NCBA early for a mortgage pre-approval

Identify the Right Property
Location, developer credibility, title status

Conduct Due Diligence-work with a competent Lawyer
Legal checks, approvals, compliance

Structure the Deal & Secure Financing
Negotiate price, sign Sale Agreement, align mortgage processing with the transaction timeline

Plan for Ownership Costs
Maintenance, service charge, utilities

Think Long-Term
Value growth, rental potential, financial alignment

Common Mistakes to Avoid

Overstretching Financially
Taking on a mortgage beyond your repayment capacity

Skipping Pre-Approval
House-hunting without a clear budget or financing in place

Ignoring Total Costs
Underestimating legal fees, taxes e.g CGT and maintenance

Inadequate Due Diligence
Failing to verify title, approvals, and developer credibility

Rushing the Purchase Decision
Not comparing options or assessing long-term suitability

Overreliance on Verbal Commitments
Not documenting key terms in the Sale Agreement

Poor Location Choice
Ignoring infrastructure, accessibility, and future growth potential

Short-Term Thinking
Overlooking resale value, rental demand, and long-term goals

SALE AGREEMENT CLAUSE-PURCHASE

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5. Purchase Price

5.1 The Property is to be sold at the Purchase Price.

5.2 The Purchasers shall on the execution hereof pay to the Vendors a deposit of Kenya Shillings One Million (Kshs. 1,000,000/-) (receipt whereof the Vendors hereby acknowledges).

5.3 The balance of the Purchase Price shall be financed and paid by NCBA Bank KenyaVPLC to the Vendor's account below within Fourteen (14) days of receipt by the Purchasers'/Financier's Advocates from the Land Registry of the duly stamped and registered Transfer of the Property in favour of the Purchasers and Charge in favour of the Financier.

CONSTRUCTION COST BASICS

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Residential:
Standard Bungalow: KES 38,500 per square meter
Standard Maisonette: KES 42,000 per square meter
Standard High-Rise Apartment: KES 45,700 per square meter

Location
Costs vary across regions-Nairobi and its environs generally being more expensive than other parts of the country.

Typical Sizes by Type
3- Bedroom Bungalow-Approx. 100 – 150 sqm
3-Bedroom Maisonette: Approx. 120 – 170 sqm
4-Bedroom Maisonette (Standard): Approx. 180 – 220 sqm
5-Bedroom+ Maisonette: Typically, over 250 – 400 sqm

Project Type
Different building types (residential, commercial, industrial) have varying costs per square meter.

Labor Costs
Labor costs also vary depending on the region and the type of work

Materials and Finishes
The quality of materials used, and the level of finishes (e.g., standard, luxurious) significantly impact the overall cost.

Additional Costs to Consider Architectural and Engineering Fees
Factor in 15% of the total build cost for these services.

Permits and Consent
Budget for an additional 8% for permits and approvals.

BREAKDOWN OF THE CONSTRUCTION STAGES AND COSTS

Construction Stage	%of the Total Cost	Key Factors Affecting Cost
Site Preparation	Variable	Location, terrain, vegetation
Excavation & Foundation	11-16%	Soil type, foundation design, concrete quality
Superstructure (Walls & Steel)	25-35%	Materials used, labor costs, complexity of design, steel prices
Roofing	10-15%	Materials chosen and roof design
Finishing (Plumbing, Electrical, Inferior)	Up to 38%	Fixture quality, complexity of systems, material quality
Labor Cost	25-30%	The Location, complexity, and size of the project

STANDARD FINISH

- Galvanized Iron sheets Gauge 28
- Ceramic floor tiling
- Mild steel casement windows, doors and balustrades
- Softwood frames &semi solid flush doors
- Keying on external masonry wall surfaces
- Exterior emulsion paint on wall panels, plastered surfaces
- Flat gypsum
- Standard sanitary ware like close coupled toilets, pillar taps, pedestal/corner wash hand basins
- Reinforced concrete kitchen cabinetry with granito tiles top, particle boards shelving and concrete plinth
- Basic electrical fitting like ceiling roses, bulbs, standard switches and sockets

SUPERIOR FINISH

- Stone coated roofing tiles/clay roofing tiles
- Porcelain floor tiling
- Aluminium windows &doors
- Hardwood frames and solid doors
- Render/plaster on external masonry wall surfaces
- Textured paint on plastered wall
- Gypsum with decorative bulkheads and downlighters • Premium sanitary ware like concealed toilets, mixertaps, countertop wash hand basins
- MDF kitchen cabinets with granite top, MDF shelving, heavy duty legs and aluminium skirting
- Enhanced electrical fittings like premium switches, sockets, LED light fittings

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THE BENEFITS OF OWNING VS RENTING A HOME

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Why Owning is the Smarter Choice

Stability & Pride of Ownership –Secure your family's future while enjoying the pride of owning your own home.
Wealth Building – Instead of paying rent with no return, mortgage payments build equity as property values rise.
Freedom to Customize – Modify your home to fit your lifestyle-no landlord restrictions!
Long-Term Investment – Real estate appreciates over time, making homeownership a smarter financial move than renting.
Tax Advantages – Benefit from mortgage interest deductions and other tax relief opportunities.

Why a Mortgage Makes Sense

Own Now, Not Later – Avoid years of saving while property prices climb. Start building equity today. Affordability – Spread the cost over time instead of waiting to buy outright.
Financial Flexibility – Keep your savings free for investments, emergencies, or other opportunities.
Upgrade Your Options – A mortgage allows you to afford a better home than you could with cash alone.

Why keep renting when you could be investing in your future?

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NCBA Home Loan Solutions

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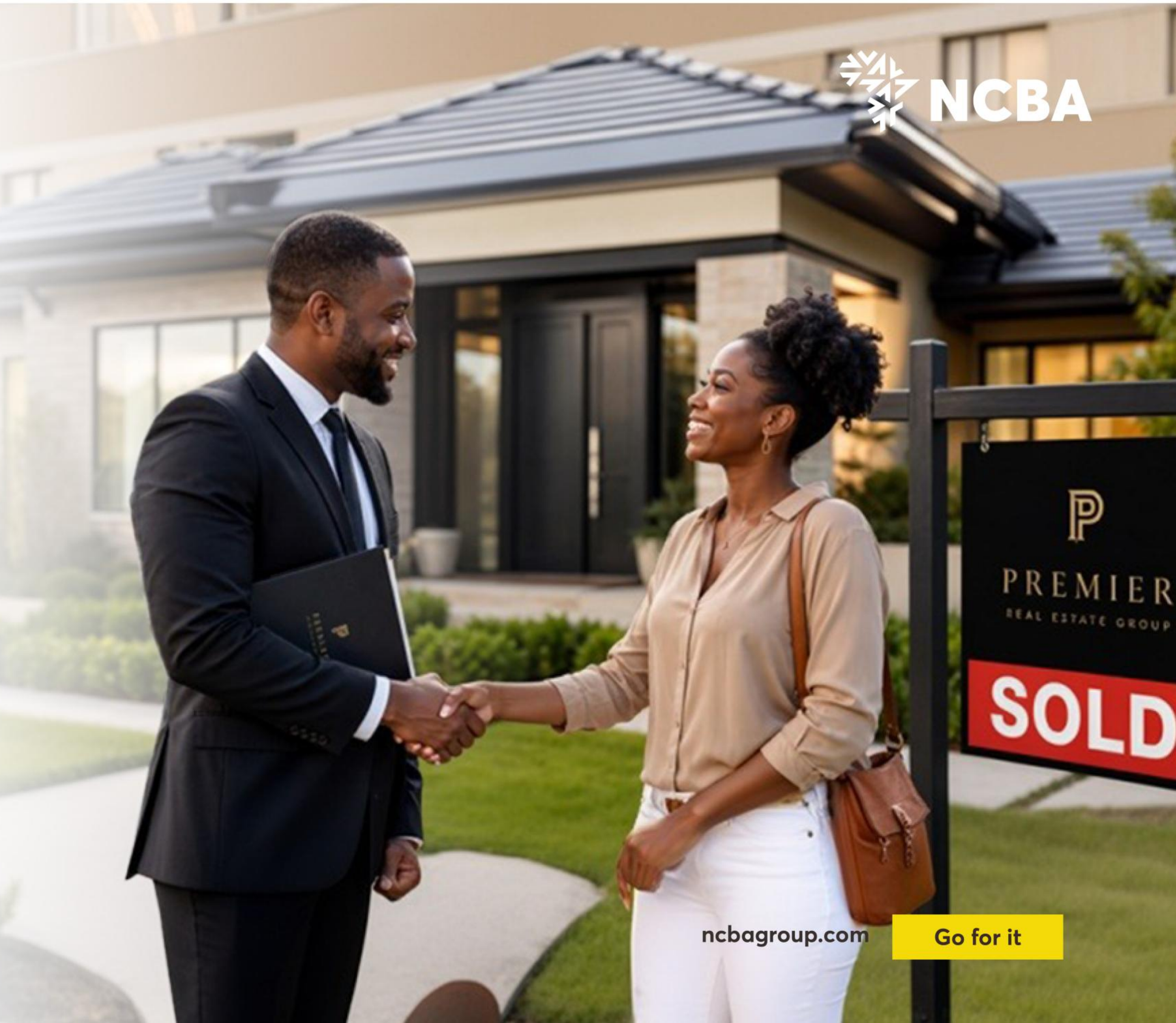
Property Purchase Loan(House/Apartment)

Option 1: 90% vs 10% deposit plus 7-8% for costs
Option 2: 105% vs 0% deposit plus 4-5% for costs
Purchase Price-100%
Stamp Duty-4%
Legal Fees-1%

Enablers: Affordable Housing

Residential unit for Owner Occupation
Currency: Kenyan Shilling (KES) only
Mortgage Loan Limit: Up to Kes 10.5million
Property Value: <Kes 15M
Monthly Gross Income Cap: <Kes 1,000,000
Interest Rate: 9.5%(20 years) or 9.9%(25 years)



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NCBA Home Loan Solutions

Construction Loan-90% or 100% financing
Buy and Build Loan-90% or 100% financing
✓ Land plus construction
NCBA EasyBuild Loan-90% or 100% financing

Enablers: Affordable Housing

Residential unit for Owner Occupation
Currency: Kenyan Shilling (KES) only
Mortgage Loan Limit: Up to Kes 10.5million
Property Value: <Kes 15M
Monthly Gross Income Cap: <Kes 1,000,000
Interest Rate: 9.5%(20 years) or 9.9%(25 years)

NCBA EasyBuild

Provides a platform where customers have access to building plans and full professional services

Overview

Professionals Used

Architects - Architectural Drawings and Architectural Services Project Supervision)

Engineers - Structural/Civil Engineering Drawings and supervision

Quantity Surveyors - Quantity Surveying Services (BQs and Contract Administration)

Contractors - Construction Contracting Services

→

Process

Client reviews designs on NCBA Website & Selects

Introduction to consortia

Consortia shares a design and build proposal

Site survey

Loan approval, Valuation and Conveyancing

Preparation of design and build contract, designs and building approvals

Construction-Consortium to oversee construction of the house

Not engaging Architects, QSs, Engineers
& qualified Contractors is EXPENSIVE

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Not engaging Architects, QSs, Engineers & qualified Contractors is

EXPENSIVE

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RUBY GRANITES
& INTERIORS
GRANITE
SALE

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4BR Maisonette
Total built up area: 192
SQM Cost: KES. 9.6M*

4BR Maisonette
Total built up area: 180
SQM Cost: KES. 9.1M*

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EASYBUILD DESIGN vs DELIVERY

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5 EASY STEPS TO OWN YOUR DREAM HOME

STAGE 1: Application & Approval

NCBA will provide an approval decision and offer letter within 5 days of a complete application.

STAGE 2: Offer Letter

The offer letter with the terms and conditions of the financing to be accepted and signed within 14 days by the customer.

STAGE 3: Valuation

We will value the property being offered as security within 4 days.

Applicable fees will be charged to the customer.

STAGE 4: Security Perfection

Your lawyer registers the property on offer and coordinates the release of the title deed for registration.

This takes approximately 45 – 60 days, subject to the location of the land registry.

STAGE 5: Documentation & Disbursement

On receipt of the registered documents and legal charge to the title, the bank will make the disbursements as specified in the sale agreement, where applicable within 3 days.

INTERNAL AND EXTERNAL STAGES

Solar Lease Financing

Middle-income Kenyan households with monthly electricity costs of KES 5,000–8,000 (KES 60,000–96,000 annually).

- Offering:100% Financing for a standard 3 – 5 kW residential solar PV system.

- Benefits: Offsets 50–80% of grid electricity needs.
  - Generates average monthly savings of KES 3,000– 6,000.
  - Yields total savings of up to KES 360,000 over a 5- year lease period.
  - Bundles solar system installation with home purchase or construction financing.
  - Streamlines payments into a single financing plan for affordability.

- Value Proposition:

Enhances NCBA's bundle by reducing long-term household expenses and promoting eco-friendly living.

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WHAT WE OFFER - OVERVIEW

Solar Leasing

At the forefront of sustainability, we offer a unique leasing solution that not only benefits the planet but your bottom line through cost savings.

- Approve a solar lease limit alongside the mortgage facility.
- For clients with already approved facilities, they shall apply for solar lease as the perfection process is ongoing.
- For existing mortgage clients and potential clients, the solar lease option will continue to be made available.

1

Motor Vehicles, Institutional Buses & Vans

With our unmatched expertise and partnerships with respected car dealers, we deliver top-notch fleet management experience for our clients.

2

Information Technology

Our collaborative partnerships with top manufactures and distributors ensures we offer advanced leasing solutions for IT solutions. We lease data centers, servers, computers, printers, security & surveillance systems

3

Medical Equipment

Innovative leasing of medical equipment through partnerships with suppliers, to provide hospitals and medical facilities with tailored solutions to meet their needs. We lease diagnostic, imaging, and laboratory equipment etc.

4

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SOLAR LEASING

Accurate System Sizing

- Vendors conduct detailed evaluations to match system capacity with actual consumption.
- Prevents both overproduction and underproduction, ensuring efficiency and cost-effectiveness.

Lease-to-Own Advantage

- Power is an unavoidable existing cost. Leasing allows clients to redirect these payments toward solar energy.
- Combines affordability, sustainability, and ownership in one structure.

System Performance

- Signed Service Level Agreements (SLAs) with vendors guarantee optimal system performance, proper servicing, and warranty coverage.

Quality Assurance Before Onboarding

- Due diligence on vendor capability, asset quality, and installation delivery.
- Works are signed off against client expectations to ensure compliance and satisfaction.

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H50++

- 5 kVA hybrid inverter
- 15.36 kWh LFP Battery
- 4.6kWp Panel power
- 8 Panels

APPLIANCES SUPPORTED

- 40 LED lights
- Fridge
- Iron box
- TV
- Microwave
- WIFI Router
- Sound System
- Electric Kettle
- Washing Machine
- Booster pump
- oven
- BIGGER backup

KSH: 822,000

H100

- 10kVA hybrid inverter
- 15.36kWh LFP Battery
- 6.3kWp Panel power
- 11 Panels

APPLIANCES SUPPORTED

- 40 LED lights
- Fridge
- Iron box
- TV
- Microwave
- WIFI Router
- Sound System
- Electric Kettle
- Washing Machine
- Booster pump
- oven
- Instant shower

KSH: 1,003,500

H100+

- 10kVA hybrid inverter
- 15.36kWh LFP Battery
- 7.4kWp Panel power
- 13 Panels

APPLIANCES SUPPORTED

- 40 LED lights
- Fridge
- Iron box
- TV
- Microwave
- WIFI Router
- Sound System
- Electric Kettle
- Washing Machine
- Booster pump
- oven
- Instant shower

KSH: 1,032,500

NCBA

H25

- 3kVA hybrid inverter
- 2.56 kWh LPF Battery
- 1.2kWp Panel Power

APPLIANCES SUPPORTED

- 20LED lights
- T.V
- Router
- Sound system
- Small fridge

KSH: 199,000

H50

- 5kVA hybrid inverter
- 5.12kWh LFP Battery
- 2.3kWp Panel Power
- 4 Panels

APPLIANCES SUPPORTED

- 40 LED lights
- Fridge
- Iron box
- TV
- Microwave
- WIFI Router
- Sound system
- Electric kettle

KSH: 378,000

H50+

- 5 kVA hybrid inverter
- 10.24 kWh LFP Battery
- 4.6 kWp Panel Power
- 8 Panels

APPLIANCES SUPPORTED

- 40 LED lights
- Fridge
- Iron box
- TV
- Microwave
- WIFI Router
- Sound System
- Electric Kettle
- Washing Machine
- Booster pump
- BIG BATTERY backup

KSH: 637,000

"

We are here today to get you started on your home ownership journey...

"

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NCBA Wealth Solutions

GROW, PRESERVE, PROTECT & TRANSFER YOUR WEALTH

THE TRIAD OF WEALTH: WHY, WHAT & HOW

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WHY?

Financial Freedom & Capacity

The purpose of investing is to create absolute autonomy over your time. True wealth is not just cash flow—it is the capacity and ability to sustain your standard of living indefinitely.

WHAT?

The Golden Disparity

"Spend less than you earn, and aggressively invest the difference." Real accumulation occurs when personal spending habits remain decoupled from rapid income growth.

HOW?

Systematic Structuring

Construct a highly diversified portfolio of local and global fixed income, equities, and special funds. Compound earnings systematically over long horizons.

CASE STUDY

THE MYTH OF

INDESTRUCTIBLE WEALTH

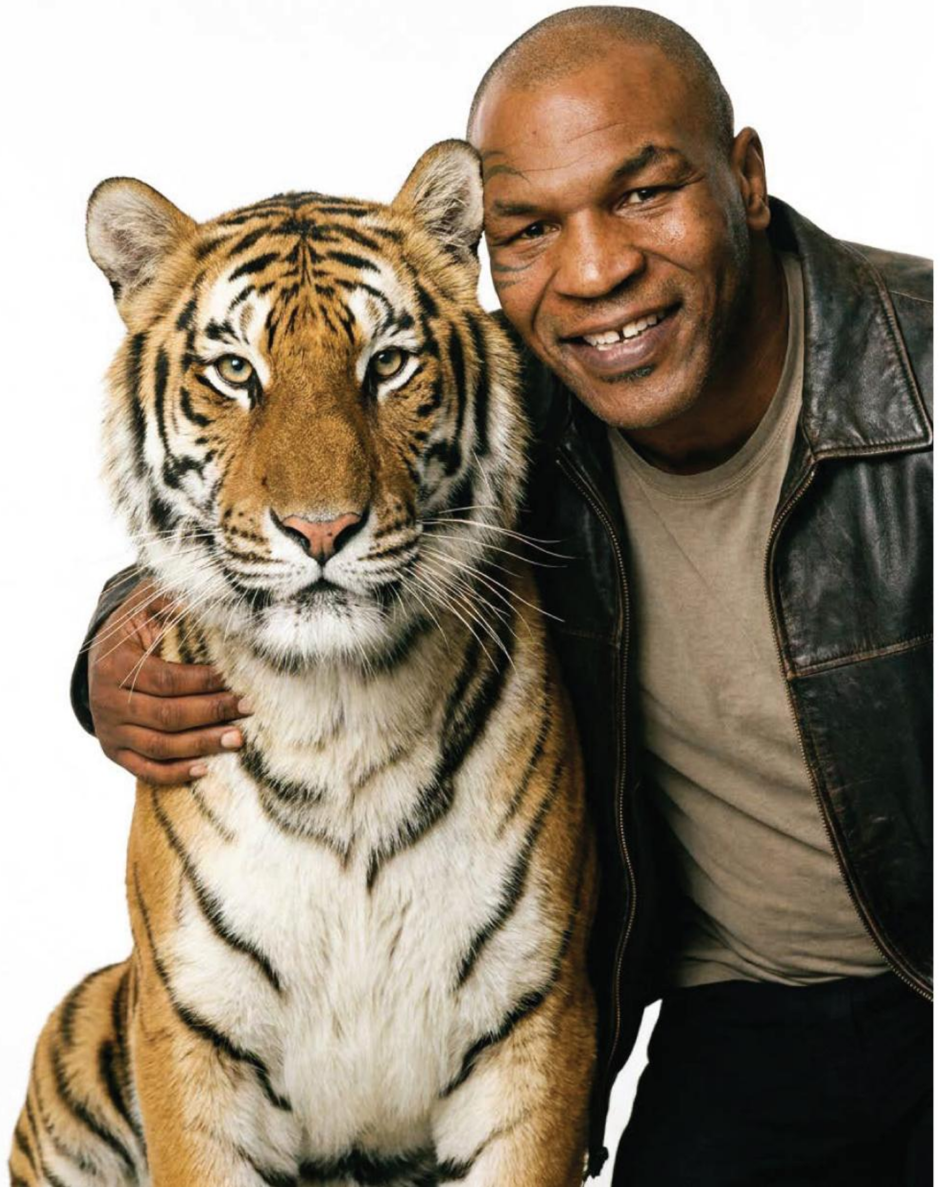
During his legendary ring career, **Mike Tyson accumulated over $400 Million** in raw earnings. He was universally perceived as financially bulletproof.

However, without high-end preservation, structured governance, and proper fiduciary oversight, high earnings are merely temporary. Tyson's journey stands as a warning in asset preservation.

THE METRICS OF ASSET DISSIPATION

Where did the $400 Million go? A breakdown of unchecked spending patterns without portfolio preservation:

- **Exotic Bengal Tigers:** Owned three white Bengal tigers costing **$70,000 each**, plus **$200,000 annually** to feed and **$125,000** for a dedicated trainer.
- **Luxury Fleet:** Spent over **$4.5 Million** on a collection of 100+ vehicles, including Ferraris, Lamborghinis, and a **$380,000** Bentley Continental SC.
- **Mansion Portfolios:** Multiple properties, including a 52-room Connecticut estate featuring a private nightclub. Maintenance alone cost **$300,000/year**.
- **Jewelry & Apparel:** Averaged **$100,000/month** on personal fashion, highlighted by a single **$688,000** London shopping spree in 2000.



THE CONSEQUENCE OF ZERO PRESERVATION

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$23M

OUTSTANDING DEBT

Bankruptcy Declared in 2003 at Age 37

Despite gross boxing ring revenues exceeding **$400 Million**, poor cash management and lack of structured asset allocation led to complete bankruptcy.

Age 37

VULNERABILITY PEAK

Chapter 11

COURT FILING STATUS

THE FINANCIAL ANTIDOTE: COMPOUND INTEREST

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What if Tyson Invested 25%?

If Tyson had placed just **$100 Million** (a quarter of his career earnings) into a structured NCBA portfolio compounding at a consistent **10.00% annually for 25 years**, his wealth map would look like this:

HYPOTHETICAL STRATEGIC OUTCOME

Total Capital: $1,083,470,594

Initial Principal Deposit	**$100,000,000**
Regular Monthly Deposits	**$0**
Total Compound Interest Earned	**$983,470,594**

Assumes annual compounding with no emergency principal liquidations.

THE EPILOGUE: REBUILDING FROM SCRATCH

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Tyson's 2026 Asset Recovery

As of early **2026**, Tyson has successfully rebuilt a net worth of approximately **$30 Million**. This turnaround highlights the resilience of entrepreneurship and brand monetization.

- **Tyson 2.0 Cannabis Brand:** Major revenue engine across North America.
- **Entertainment & Media:** High-traffic podcasts and exhibition events.
- **Jake Paul Bout (Nov 2024):** Earned a single-day fight purse of **$20 Million**.

NCBA FIXED INCOME FUND (KES)

A KES-denominated fund focused on high interest-income stability with limited credit risk and daily liquidity access.

Currency	KES
Min. Investment	KES 1,000
Liquidity	T+1 Day (Daily)
Risk Rating	Mod. Conservative

KES 41.1B

FUND SIZE (AUM)

6.75%

AVG DAILY YIELD

10.19%

1-YR RETURN

-0.72%

MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	0.69%	2.22%	3.99%	10.19%	25.25%	39.02%
91-day T-bill Benchmark	0.63%	1.94%	3.96%	8.38%	24.71%	42.41%

**Fund outperformed benchmark in Feb 2026. Declining yields post CBK policy cut support the fund's duration strategy.*

NCBA DOLLAR FIXED INCOME FUND (USD)

NCBA

A USD-denominated fund targeted at global fixed income products, bank deposits, and select highly-rated Eurobonds.

Currency	USD
Min. Investment	USD 1,000
Liquidity	T+1 Day (Daily)
Risk Rating	Mod. Conservative

USD 49.4M
FUND SIZE (AUM)

3.92%
AVG DAILY YIELD

7.61%
1-YR RETURN

-6.71%
MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	-0.26%	1.40%	3.58%	7.61%	12.41%	17.69%
SOFR Benchmark	0.31%	0.95%	2.00%	4.24%	9.54%	15.34%

**Fund trailed the short-term benchmark in February due to Eurobond market adjustments following sovereign buyback actions.*

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**Fund trailed the short-term benchmark in February due to Eurobond market adjustments following sovereign buyback actions.*

NCBA EQUITY FUND (KES)

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An aggressive KES-denominated fund focused on high-yielding local equities listed on the Nairobi Securities Exchange (NSE).

Currency	**KES**
Min. Investment	**KES 1,000**
Liquidity	**T+1 Day (Daily)**
Risk Rating	**Mod. Aggressive**

KES 448M

FUND SIZE (AUM)

44.13%

1-YR RETURN

0.04

SHARPE RATIO (3YR)

-3.65%

MAX DRAWDOWN (1YR)

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	2 YEARS	3 YEARS
Fund (Total Return)	7.30%	13.93%	19.38%	44.13%	95.61%	80.78%
NASI Benchmark	7.32%	14.52%	21.32%	40.40%	87.06%	71.62%

**Strong performance driven by the banking sector (+14.36% MoM). Portfolio remains positioned for high-yielding dividend cycles.*

NCBA GLOBAL EQUITY SPECIAL FUND (USD)

A specialized USD portfolio providing diversified global allocation across U.S., European, Asian, and Emerging Market equities.

Currency	USD
Min. Investment	USD 1,000
Liquidity	Monthly
Risk Rating	Mod. Aggressive

USD 6.3M
FUND SIZE (AUM)

26.97%
SINCE INCEPTION

27.24%
1-YR RETURN

-4.01%
MAX DRAWDOWN

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	SINCE INCEP.
Fund (Total Return)	1.56%	6.13%	11.72%	27.24%	26.97%
MSCI ACWI Benchmark	1.20%	5.14%	11.06%	22.46%	24.11%

**Outperformance driven by key asset positioning in EM ex-China (+9.85%) and Japanese equities (+8.58%).*

NCBA GLOBAL FIXED INCOME SPECIAL FUND

NCBA

A USD portfolio holding prime global sovereign, high-yield corporate, and institutional debt instruments.

Currency	**USD**
Min. Investment	**USD 1,000**
Liquidity	**Monthly**
Risk Rating	**Mod. Conservative**

USD 14.7M

FUND SIZE (AUM)

10.08%

SINCE INCEPTION

9.66%

1-YR RETURN

-1.98%

MAX DRAWDOWN

PORTFOLIO PERIOD	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR	SINCE INCEP.
Fund (Total Return)	0.81%	2.16%	3.71%	9.66%	10.08%
Global Debt Benchmark	1.45%	2.04%	5.01%	8.77%	11.41%

**Strong performance driven by emerging market bonds. High-quality positioning protected the fund against U.S. fiscal curve volatility.*

NCBA EXECUTION MANDATE (SELF-DIRECTED)

Retain Direct Portfolio Control

Designed exclusively for experienced investors who prefer to control tactical entry and exit. NCBA executes high-value local and global operations strictly on your command.

MINIMUM COMMITMENT THRESHOLD

KES 5,000,000 / USD 50,000

Available Market Rates & Instruments

INSTRUMENT	INDICATIVE MARKET YIELD
91-Day Treasury Bills	8.18%
182-Day Treasury Bills	8.49%
364-Day Treasury Bills	9.75%
Secondary Treasury Bonds	12.00% – 12.50%

PRIVATE WEALTH MANAGEMENT

Bespoke discretionary wealth management services tailored to high-net-worth individuals and corporates:

CONSERVATIVE

Prioritises raw capital preservation and steady income flow.

INDICATIVE RETURNS

KES: 11.0% – 12.0% p.a.
USD: 4.0% – 6.0% p.a.

MODERATE

Balances fixed income safety with select tactical equities.

INDICATIVE RETURNS

Varies with tactical asset allocation

AGGRESSIVE

Maximises long-term growth via high-yield equities & specials.

INDICATIVE RETURNS

Higher return potential
Long-term focus

*Minimum portfolio onboarding ticket: **KES 50,000,000 / USD 500,000**

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PORTFOLIO ASSET ALLOCATION

INCREASING LIQUIDITY & REDUCING RETURNS AND RISK

LIQUID ASSETS 20%	Cash under mattress; Money Market Fund; Savings / Fixed deposits; Treasury Bills
EARNING ASSETS 55%	Government Bonds; Corporate Bonds; Listed Shares; Private Equity; Real Estate
SAFETY NET PENSION / RETIREMENT (25%)	Pension / Insurance annuities; Dwelling house

STRATEGIC FRAMEWORK

HOW DO WE TAILOR YOUR

PORTFOLIO?

What are the key components of a comprehensive investment risk profile assessment?

01 Risk Tolerance

02 Investment Objectives

03 Time Horizon

04 Asset Allocation

05 Risk Capacity

06 Risk Appetite

07 Investment Knowledge

08 Market Conditions

09 Monitoring & Review

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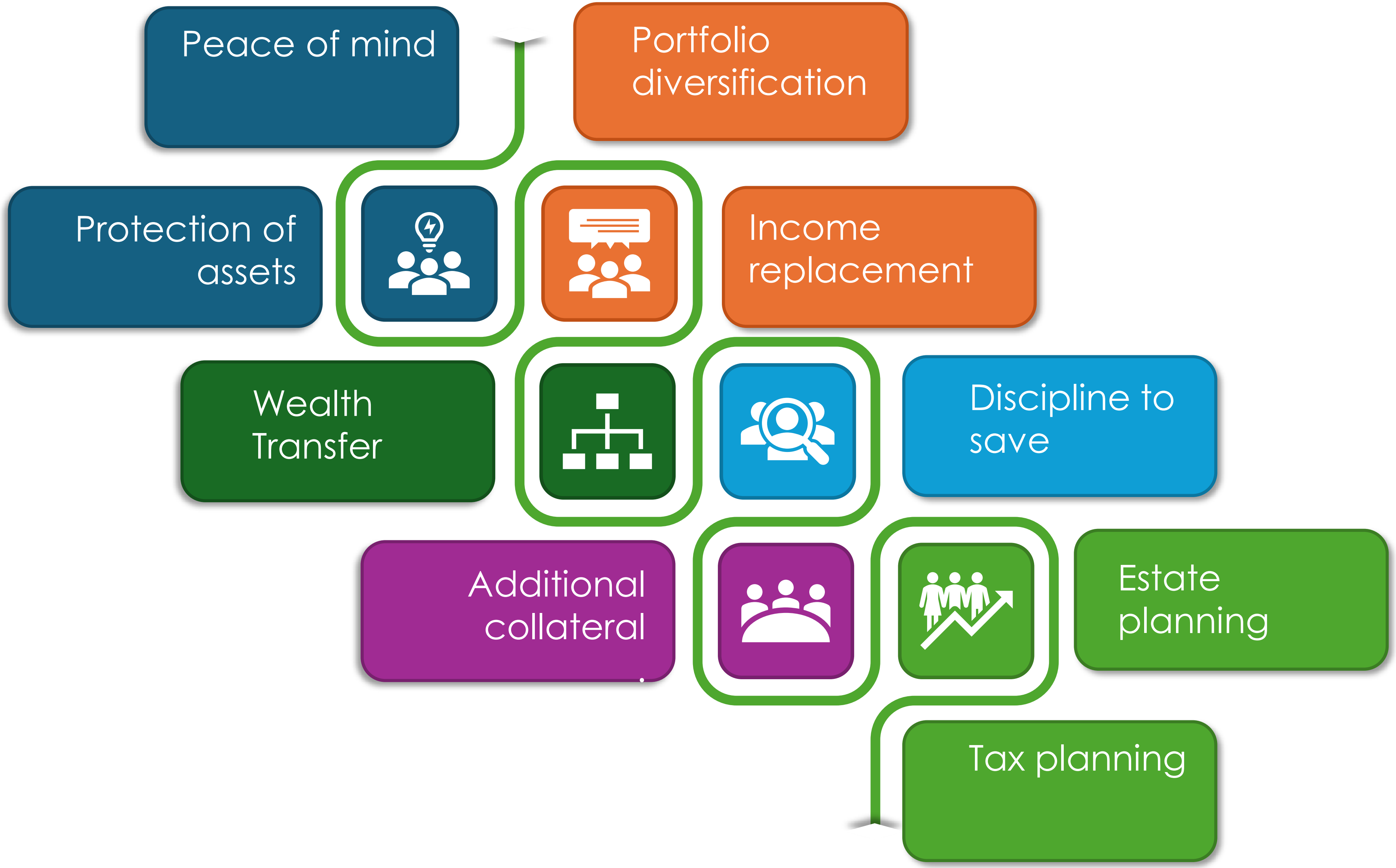
NCBA Bancassurance Limited

WHAT WE OFFER



Customer Profile

Aged between 18 - 89years

Has a stable monthly, quarterly, half-yearly or annual payment frequencies.

Worried about the future

Inverstsure – Money minting machine (Let your money work for you!)

BENEFIT

Cover Name	Sum Assured (KES)	Annual Premium (KES)	Lumpsum Injection Premium (KES)
INVESTSURE	150,000.00	0.00	0.00
INVESTMENT PREMIUM	0.00	0.00	4,987,500.00
PCF			12,500.00
TOTAL PREMIUM (KES)			**5,000,000.00**

End of Year	Total Premium Paid	Estimated Fund Value
1	4,987,500.00	5,486,250.00
2	4,987,500.00	6,034,875.00
3	4,987,500.00	6,638,362.50
4	4,987,500.00	7,302,198.75
5	4,987,500.00	8,032,418.63

NOTE: The above table shows the estimated fund value and it is only payable at the end of the policy term.

Secure Funds for Educating your loved children i.e. Studying medicine in Cuba.

Illustrated Benefits Payable

Savings + WOP on Death Premium Contribution	**5,746,490**
less: Tax Relief (15%) on Saving +WOP on death	**(600,000)**
Premium after tax relief	**5,146,490**

Payment Year	**Date of Payment**		**Maturity Values (MV)**
10	5/7/2036		8,250,000
Total Disbursement			**8,250,000**
Total Gain on Maturity - tax free			**3,103,510**
Percentage (%) gain on savings benefits			**60.3%**

4) <u>**Death**</u> - In case of the death of the insured and provided this optional benefit is selected at outset of the contract, the company will: -

a) waive future monthly premiums

b) pay immediately 100% of the sum assured..	**Kshs.**	**8,250,000**
c) continue to pay the maturity benefits..	**Kshs.**	**8,250,000**
Total pay out	**Kshs.**	**16,500,000**

PRUDENTIAL

Manufacture Legacy WealthPRULife - Whole of Life Cover with Critical Illness & Accident cover			
Loss of life benefit – Whole Life Cover		KES 15,000,000	
Critical Illness Cover – Up to 65yrs old		KES 7,500,000	
Accidental Cover – Up to 65yrs old		KES 15,000,000	
Premium paying Term (Years)		10 Years	
	Gender	Male or Female	
	Mode of Payment:	Premium Amount	Total Premium Amount
30 year old	Monthly Premium	KES 15,924	KES 1,910,880
	Quarterly Premium	KES 46,184	KES 1,847,360
	Semi-Annual Premium	KES 89,192	KES 1,783,840
	Annual Premium	KES 176,797	KES 1,767,970
40 year old	Monthly Premium	KES 23,853	KES 2,862,360
	Quarterly Premium	KES 69,179	KES 2,767,160
	Semi-Annual Premium	KES 133,597	KES 2,671,940
	Annual Premium	KES 264,813	KES 2,648,130
45 year old	Monthly Premium	KES 31,475	KES 3,777,000
	Quarterly Premium	KES 91,283	KES 3,651,320
	Semi-Annual Premium	KES 176,280	KES 3,525,600
	Annual Premium	KES 349,418	KES 3,494,180
Projected Whole Life cover amount Value (@ 2.5% Annual bonus rate)		After 10 Years	KES 18,750,000.00
		After 15 Years	KES 20,625,000.00
		After 20 Years	KES 22,500,000.00

Digital Last Expense

Last expense cover is a type of insurance that helps cover the costs associated with a person's funeral, burial, or cremation expenses upon their death

Group Last Expense Features

Benefits

- 50,000
- 100,000
- 200,000
- 300,000
- 400,000
- 500,000

Eligibility

- 70 Years - Main member & Spouse
- 80 Years - Parents and Parents in-law
- 21 Years - Children
- No termination age.

Members Covered

- Main member
- Spouse
- 4 Children
- 4 Parents & Parents in-law

Additional Members

- Children

Pricing

- Based on level of Benefit

Waiting Period

- 3 months

Claims

- Maximum of 5 per year

Bidding bye to your loved ones in style! Level of Cover – Family Packages

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Main	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	150,000	200,000	200,000
Parent (Max 4)	50,000	100,000	200,000	200,000	200,000	200,000
Annual Premium Nuclear Family*	1,300	2,600	4,600	6,600	8,800	10,800
Annual premium Nuclear + Extended Family**	5,200	10,500	20,600	22,300	24,500	26,200
Additional Premium per child	100	200	200	300	400	400

Level of Cover – Group Packages

	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Main	50,000	100,000	200,000	300,000	400,000	500,000
Spouse	50,000	100,000	200,000	300,000	400,000	500,000
Children (Max 4)	50,000	100,000	100,000	150,000	200,000	100,000
Parent (Max 4)	50,000	100,000	200,000	200,000	200,000	100,000
Annual Premium Nuclear Family*	650	1,250	2,400	3,650	4,950	6,000
Annual premium Nuclear + Extended Family**	2,700	5,450	10,650	16,100	21,500	23,200
Additional Premium per child	100	200	200	300	400	400

NCBA EXCLUSIVE VISA INFINITE CARD OFFERING JUST FOR

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THE NCBA VISA INFINITE CARDS PROMISE;

HIGHER SPEND LIMITS

FRICTIONLESS PAYMENTS

NCBA

CONT..

PREMIER BENEFITS

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FIRST-YEAR
ANNUAL FEE WAIVER
Activate & transact within 30 days!

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THANK YOU