NCBA | WEALTH MANAGEMENT SERIES

INTERGENERATIONAL WEALTH GOVERNANCE & SUCCESSION

Continuing the Legacy...

27th August 2026

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NCBA WEALTH MANAGEMENT SERIES

AGENDA :

OUR PROGRAMME

7:30am – 8:00am *Arrival, Registration & Networking Breakfast*

8:00am – 8:10am *Start of Session & Guest Welcome*

8:10am – 8:25am **OPENING REMARKS**

John Gachora - Group Managing Director, NCBA Group

05 **SESSION 1**

8:30am – 9:45am **Intergenerational Wealth Transition - Navigating the Interplay of Family, Business & Wealth.**

Mukesh Shah - Founder, Strategic Consultants Ltd.

9:45am – 10:10am *Coffee Break & Networking*

07 **SESSION 2**

10:10am – 11:45am **Intergenerational Wealth Transition - Addressing the Challenges – Sound Family and Business Governance, Succession Planning, Ownership Structures**

Deepak K. Shah - Founder, Strategic Consultants Ltd.

11:45am – 12:00pm *Q&A Session (Mentimeter)*

09 **SESSION 3**

12:00pm – 1:00pm **NCBA Proposition: Life Insurance & Wealth Planning/ Management**

Muathi Kilonzo - MD, NCBA Investment Bank
Samuel Odhiambo - MD, NCBA Bancassurance Intermediary Ltd
Stella Njunge - MD & CEO NCBA-IG

1:00pm – 1:15pm *Q&A Session (Mentimeter)*

1:20pm – 2:30pm *Networking Lunch & Relationship Building*

15 **SESSION 4**

2:30pm – 3:45pm **Session 4A - Wills & Trusts**
Vruti Shah - Partner, Bowmans Kenya

Session 4B - Tax Implications of Estate Planning Vehicles

Alex Mathini - Partner and Head of Tax, Bowmans Kenya

3:45pm – 4:15pm *On Stage Plenary Q&A Session (Mentimeter)*

4:15pm *Closing Remarks - End of Program, Networking, Guests Leave at Own Pleasure*

KEY NOTE SPEAKERS

MUKESH K. R. SHAH
Founder,
Strategic Consultants Limited

DEEPAK K. SHAH
Founder,
Strategic Consultants Limited

ALEX MATHINI
Partner and Head of Tax, Bowmans

VRUTI SHAH
Partner
Bowmans Kenya

SPEAKERS

JOHN GACHORA
Group Managing Director
NCBA Group

MUATHI KILONZO
Managing Director
NCBA Investment Bank

SAMUEL ODHIAMBO
Managing Director
NCBA Bancassurance Intermediary Limited

STELLA NJUNGE
Managing Director & CEO
NCBA-IG

MODERATOR

YVONNE OKWARA
Business Journalist

▎MORNING **PLENARY**

SESSION 1

Intergenerational Wealth Transition - Navigating the Inter-play of Family, Business & Wealth

Mukesh Shah - Founder, Strategic Consultants Ltd.

Mukesh K. R. Shah is a distinguished business advisor and Fellow of the Association of Chartered Certified Accountants (ACCA), UK, with over five decades of experience in assurance, accounting, investigations, corporate governance, and strategic advisory. He is also a member of the Institute of Certified Public Accountants of Kenya (ICPAK) and the Institute of Certified Public Secretaries of Kenya (ICPSK). After beginning his career with Price Waterhouse in the UK in 1974 and becoming a partner in Kenya in 1983, he founded Strategic Consultants Limited in 1992, where he has since advised family-owned businesses locally and internationally on strategic planning, business transformation, mergers and acquisitions, succession planning, governance, and asset protection.

Mukesh serves on the boards of several private companies and is a Non-Executive Director of Carbacid Investments Limited and NCBA Bank Plc. He previously served as an Independent Non-Executive Director of the Kenya Revenue Authority (2018–2023) and continues to advise boards of corporates and family enterprises across the globe. Widely recognized for his expertise in auditing financial institutions and leading organizational transformation, he is also an internationally respected speaker on the governance, succession, and long-term sustainability of family-owned businesses.

Participants will gain insights into the opportunities and challenges of family businesses and family wealth:

- What do successful family businesses look like
- Opportunities through professionalisation
- Characteristics of family business
- Reasons for keeping and growing a family business

What is a Family Business?

- Why 70% of family businesses do not survive one generation.
- The challenges faced by the Family Business - conflicts, accountability, power and control, generational differences, trust, communication, lack of clarity of ownership.
- Evolution of family business

KEY LEARNINGS & TAKE AWAYS

MORNING PLENARY

SESSION 2

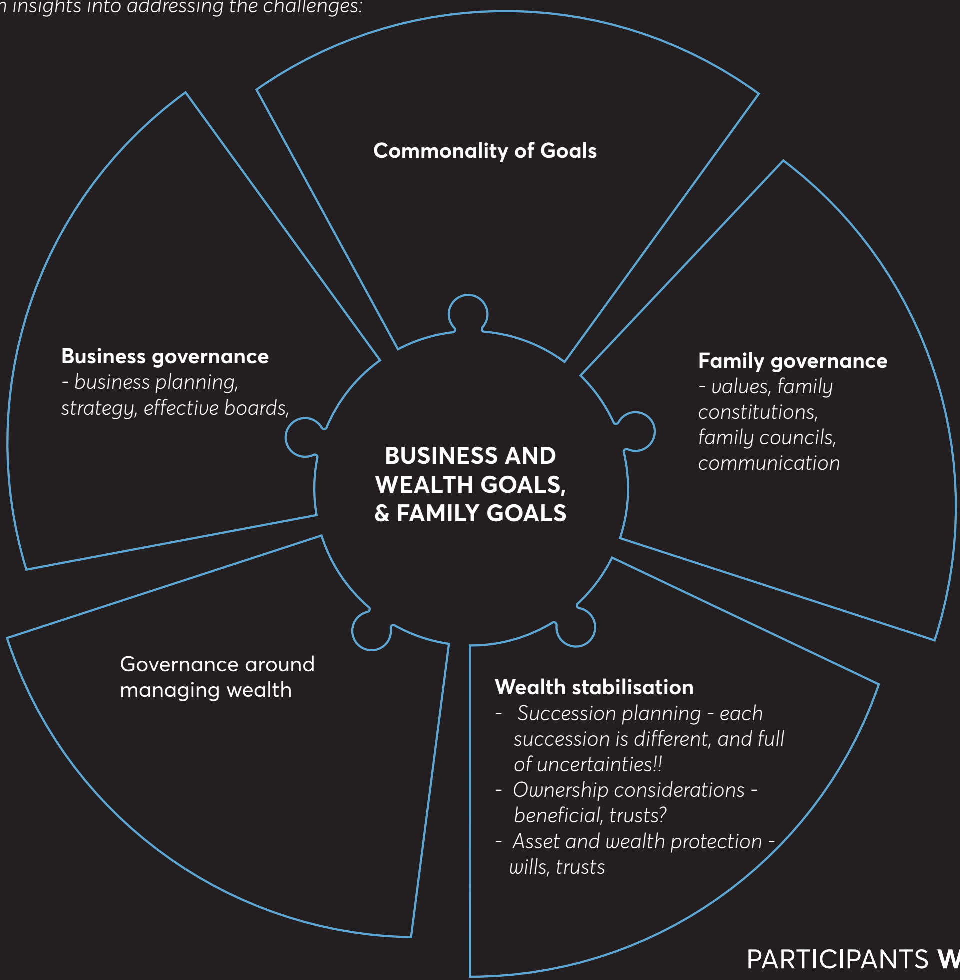
Intergenerational Wealth Transition - Addressing the Challenges - Sound Family and Business Governance, Succession Planning, Ownership Structures

Deepak K. Shah - Founder, Strategic Consultants Ltd.

Deepak K. Shah is a seasoned Chartered Accountant and strategic business advisor with over four decades of experience in auditing, consultancy, and corporate governance. A graduate in Economics from the University of London, he is a Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW) and a member of both the Institute of Certified Public Accountants of Kenya (ICPAK) and the Institute of Certified Public Secretaries of Kenya (ICPSK). He began his career in the United Kingdom before joining Price Waterhouse Kenya, where he became a partner in 1989. In 1992, he founded Strategic Consultants Limited, a firm specializing in strategic business advisory and project development.

Deepak has built a distinguished career advising businesses on strategy, business transformation, mergers and acquisitions, governance, and shareholder value creation. He is particularly renowned for his expertise in family-owned enterprises, guiding clients on succession planning, ownership structures, asset protection, conflict resolution, and long-term sustainability. His experience in feasibility studies, business revival, restructuring, and strategic planning has helped numerous organizations successfully launch, grow, and adapt to changing business environments.

Participants will gain insights into addressing the challenges:



KEY LEARNINGS & TAKE AWAYS

I AFTERNOON **PLENARY**

SESSION 3

NCBA Proposition —Life Insurance & Wealth Planning / Management

MUATHI KILONZO I SAMUEL ODHIAMBO I STELLA NJUNGE

MUATHI KILONZO I Managing Director NCBA Investment Bank

Muathi Kilonzo is a seasoned investment banking professional and currently serves as the Managing Director of NCBA Investment Bank, a subsidiary of the NCBA Group, having joined the organization in January 2025. Before joining NCBA, he was the Managing Director at EFG Hermes, where he led the Kenya business while also serving as a member of the firm's Frontier Markets Equity Sales team. Prior to EFG Hermes, he held roles at Exotix Partners and Renaissance Capital, and began his career at Morgan Stanley in London. Muathi holds a Master's degree in Management from Imperial College London and an undergraduate degree in Philosophy and Economics from the London School of Economics (LSE). His career spans leading global and regional investment banking institutions, giving him extensive experience across capital markets, equity sales, and investment banking leadership.

SAMUEL ODHIAMBO I Managing Director NCBA Bancassurance Intermediary Limited

Samuel Odhiambo is a bancassurance and financial services executive with more than 20 years of experience across the banking and insurance sectors. He is the Managing Director of NCBA Bancassurance Intermediary, where he leads the bancassurance business across Kenya, Uganda, Tanzania, and Rwanda. Prior to joining NCBA, he held senior leadership roles at leading local and multinational organizations, including Old Mutual, Stanbic Bank, Jubilee Insurance, Chase Bank, and Kenyan Alliance Insurance. He is a Fellow of the Life Management Institute (FLMI) and a member of the Chartered Insurance Institute (CII), UK. Samuel holds a bachelor's degree from the Management University of Africa and has further professional qualifications from Strathmore University Kenya and Career Connections. Beyond his corporate career, he is also a life coach and serves as a pastor.

STELLA NJUNGE I Managing Director & CEO NCBA-IG

Stella Njunge is a seasoned finance and insurance executive with over two decades of experience in Kenya's financial services sector. As the Managing Director and CEO of NCBA Insurance Company, she has played a pivotal role in driving the company's growth and successfully leading the integration of AIG Kenya into the NCBA Group following its acquisition in 2024. Her extensive leadership experience includes senior roles at Sanlam Life Insurance, Liberty Life, GA Insurance, and ICEA Lion. Stella holds a Bachelor's degree in International Business Administration from USIU-Africa, an MBA in Finance from Strathmore Business School, and professional qualifications including CPA, CPS, and FLMI. She is also an advocate for women in the insurance industry through her role as Treasurer of the Kenya Women in Insurance Association and her involvement with the Association of Kenya Insurers (AKI).

NCBA PRIVATE WEALTH MANAGEMENT SOLUTIONS

Your Wealth is Unique. Your Investment Strategy Should Be Too.

At NCBA Investment Bank, we understand that successful wealth management extends beyond investment products. It requires a trusted partner with expertise, discipline, and global reach to help you grow, preserve, and transfer wealth across generations.

NCBA Private Wealth Management combines personalized advice, institutional-quality portfolio management, and access to local and global investment opportunities to deliver solutions tailored to your ambitions, lifestyle, and legacy objectives

Bespoke Private Wealth Management

No two investors are alike. Your portfolio shouldn't be either.
Our Private Wealth Management offering delivers highly customized investment solutions designed around your financial objectives, risk profile, liquidity needs, and investment horizon.

Whether your focus is:

- Long-term capital growth
- Stable income generation
- Capital preservation
- Family wealth and succession planning
- Diversification across geographies, asset classes, and currencies
- Access to institutional-quality investment opportunities our experienced Investment advisors work with you to build a strategy that is uniquely yours.

Global Opportunities. Trusted Local Advice.

Unlock the World Through NCBA Offshore Solutions
In today's interconnected financial markets, investors understand that building resilient portfolios requires looking beyond domestic boundaries.

NCBA Offshore Solutions provide seamless access to global investment opportunities through professionally managed dollar-denominated portfolios, international securities, alternative investments, and specialized offshore strategies.

Our flagship offshore offerings include:

- NCBA Global Equity Special Fund (USD)
- NCBA Global Fixed Income Special Fund (USD)

Together with our international partner network, clients can also access a broader universe of global opportunities, including:

- Private Credit
- Multi-Asset Strategies
- Alternative Investments
- Bespoke Portfolio Solutions

This open-architecture approach allows investors to access world-class opportunities while benefiting from a trusted advisory expertise.

Proven Investment Excellence

Our investment philosophy combines deep local market insight with global investment expertise to deliver long-term value.
For investors seeking growth while maintaining diversification, our actively managed portfolios provide exposure to compelling opportunities across local and international markets.

NCBA Equity Fund (KES): The fund harnesses opportunities across Kenya's leading listed companies and benefiting from improving market fundamentals.

+35.65%
Return in 2025

NCBA Global Equity Fund (USD): The fund provides diversified exposure to global market leaders, innovative growth sectors, and long-term investment themes shaping the future.

+24.45%
Return in 2025

Scan Learn More

For investors prioritizing capital preservation and liquidity, NCBA offers expertly managed funds namely;

- NCBA Money Market
- NCBA Fixed Income Fund

These funds, available in both KES and USD, provide a solid foundation for wealth preservation while keeping you positioned for future opportunities.

Our disciplined investment approach focuses on:
- Capital preservation
- High-quality securities
- Strong liquidity management
- Consistent risk-adjusted returns
- Diversification across issuers and sectors

NCBA Brokerage Services: Diversify your portfolio with seamless access to equities listed on the Nairobi Securities Exchange (NSE) and regional markets in Tanzania (DSE), Uganda (USE), and Rwanda (RSE). Trade conveniently through our online platform or partner with a dedicated Investment Advisor for personalized guidance and execution.

Your Wealth. Your Legacy. Your Future.
True wealth management is not about products. It is about building a strategy that reflects your ambitions, protects your legacy, and evolves with your future.

With NCBA Investment Bank, you gain a trusted partner dedicated to helping you grow, preserve, and transition wealth with confidence.

NCBA Private Wealth Management - Where Wealth Becomes Legacy.

**NCBA Investment Bank is regulated by the Capital Markets Authority (CMA). The CMA does not guarantee the financial soundness of any investment. Past Investment performance is not a guarantee of future results. Investment values and income may rise or fall, and the right to redeem units may be suspended in accordance with the Trust Deed and applicable regulations.*

NCBA

ANCHOR YOUR INVESTMENTS OFFSHORE WITH NCBA INVESTMENT BANK

Set sail with new investment opportunities. With **NCBA Offshore Investment solutions,** you can gain access to currency and regional diversification designed to grow your wealth.

- NCBA Global Equity Special Fund
- NCBA Global Fixed Income Special Fund

For more information, contact us on +254 711 056444/+254 732 156444 or via investmentteam@ncbagroup.com

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NCBA WEALTH MANAGEMENT SERIES

PROTECT YOUR LEGACY

A SIMPLE WAY TO THINK ABOUT YOUR WEALTH PLAN WITH INSURANCE

Wealth management is not only about investment returns. It can also help you protect your income, safeguard your family goals, plan for education costs and reduce financial strain during difficult life events.

Build your financial plan as a basket

You can combine protection, savings, education planning and family support solutions based on your needs and affordability.

Support loved ones

Protect what Matters

Plan for Education

Save with discipline

YOUR PRODUCT BASKET - Four Solutions You May Consider

Each product responds to a different customer need. You can start with the solution that matters most now and review your needs over time.

SOLUTION	PRIMARY NEED	WHEN IT MAY HELP YOU	PLANNING ROLE
InvestSure Plan **Grow**	Savings and investment discipline	You may consider this if you want short-to long-term savings with stated annual interest, capital guarantee features and flexible premiums.	Grow and preserve capital
Whole Life Plan **protect**	Whole-life family protection	You may consider this if you want long-term life protection, family security, legacy support and optional critical illness benefit.	Protect family and legacy
Go Educator **educate**	Education endowment assurance	You may consider this if you are planning ahead for education expenses with guaranteed maturity or savings benefits.	Fund future education
NCBA Digital Last Expense **prepare**	Final-expense protection	You may consider this if you want affordable cover for funeral, burial or cremation-related expenses for your family or group.	Reduce family financial strain
	Helpful reminder You do not need to take all the solutions at once. The purpose of the basket is to help you understand your options and choose based on your priorities and affordability.		

How NCBA Bancassurance helps you make an informed choice

We help you understand insurance-based solutions, compare the purpose of each product and consider what may fit your needs. The final product you take remains subject to the insurer's terms, conditions, eligibility and underwriting requirements.

CUSTODIAL SERVICES

As a custodian, NCBA's role is to safeguard our clients' assets and ensure efficient settlement and end to end asset servicing across multiple asset classes. We serve a diverse portfolio including pension schemes, collective investment schemes, corporates, insurers, Saccos, and high net worth individuals.

Our offering spans:

- Safekeeping of Securities
- Trade Settlement
- Corporate Actions Processing
- Income Collection
- Reporting and Regulatory Support
- Facilitating Access to Offshore and Cross-Border Markets

We deliver the above services at the highest operational and compliance standards.
We are proud to be the first bank in Kenya to launch a Custody Web Portal, providing real-time access, reporting, and flexibility for clients. This digital capability enhances transparency, control, and operational efficiency while supporting clients' governance and reporting requirements. Our strong market position is underpinned by scale, discipline, and trust.

We administer over **KES 700 billion** in assets under custody, supported by a robust operating model and a consistent record of full compliance with the Capital Markets Authority (CMA) and the Retirement Benefits Authority (RBA).

Clients choose us not only for our technology but for our relationship-driven approach - we engage consistently through focused client engagement forums, timely market intelligence supported by our in-house economists, and access to complementary services such as trustee and investment advisory.

We offer unmatched compliance confidence, industry leadership, long-term partnership with our clients, and automation that redefine efficiency in custodial services.

KES **700B +**
ASSETS UNDER CUSTODY
As at 30th June 2026

KEY LEARNINGS & TAKE AWAYS

AFTERNOON **PLENARY**

SESSION 4A

Wills and Trusts

Vruti Shah - Partner, Bowmans Kenya

Vruti is a Partner in Bowmans' Mergers and Acquisitions Practice in Nairobi, where she advises family -owned businesses and high-net-worth families on business structuring, governance, succession, and estate planning. Combining deep expertise in trust structures, wills, shareholder restructurings, family holding structures, and governance frameworks under Kenyan and English law with extensive M&A experience across East Africa, she helps clients navigate acquisitions, disposals, joint ventures, commercial transactions, and the integration of external capital into family businesses. Recognised for her practical and sensitive approach to complex ownership and succession matters, she is ranked as a Leading Partner by Legal 500 and Highly Regarded by IFLR1000, and holds an LLB from the University of London, a Legal Practice Course qualification from Nottingham Law School, and is an Advocate of the High Court of Kenya.

Participants will gain insights into the opportunities and challenges of family businesses and family wealth:

The Foundation of Effective Succession Planning

- Why every succession plan should consider a Will.
- The role of a Will in ensuring certainty, fairness, and orderly succession.

Protecting Wealth and Preserving Family Harmony

- Equitable distribution of wealth amongst beneficiaries and heirs.
- Lessons from succession disputes and the importance of proactive estate planning.

Managing Risk and Preventing Disputes

- Common grounds upon which a Will may be challenged and how disputes arise.
- Lessons from succession disputes and the importance of proactive estate planning.

Business Continuity and Integrated Estate Planning

- The interaction between Wills and succession law in the transfer of business interests.
- The place of succession planning in corporate and family business restructuring and Integrating Wills with trusts.

AFTERNOON **PLENARY**

SESSION 4B

Tax Implications of Estate Planning Vehicles

Alex Mathini - Partner and Head of Tax, Bowmans Kenya

Alex is a Partner and Head of Tax at Bowmans' Nairobi office, advising family-owned businesses and high-net-worth individuals on wealth preservation, succession planning, intergenerational wealth transfer, and business growth. He specialises in tax-efficient ownership and governance structures, corporate reorganisations, restructuring, trusts, holding companies, and cross-border investments, helping family businesses preserve long-term value, continuity, and control.

Participants will gain insights into the opportunities and challenges of family businesses and family wealth:

Tax as a Strategic Pillar of Estate Planning

- Why tax is a key consideration in estate and succession planning.
- Understanding the tax implications of common estate planning vehicles.

Tax-Efficient Estate Planning Structures

- Comparing the tax treatment of wills, trusts, holding companies, and holding subsidiaries.
- Leveraging available tax reliefs and exemptions in estate planning.

- **Family Business Succession & Structuring:** governance, succession planning, estate planning, and family business restructuring.
- **Tax & Asset Transfer Planning:** Advises on the tax implications of asset transfers, succession, and wealth transfer strategies.

Cross-Border Estate and Succession Tax Planning

- Tax considerations for cross-border assets and international family structures.

KEY LEARNINGS & TAKE AWAYS


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Case Studies

CASE STUDY 1.

The Entrepreneur family succession dispute is a protracted legal battle over the multibillion-shilling estate and shareholding of the late Retail Store founder, **Kimani.**

The legal battle primarily involves Kimani's eldest son, who has contested the distribution of the estate. He argues that the estate shares were never properly divided and claims that a will presented by his siblings was forged.

Key events in the case include:

- **Initial Dispute:** The succession case began in 2011, initially pitting one of the sons against his late brother and former store chairman, who served as the administrator of their father's estate, passed away 8 years later.
- **Administrators Appointed:** Following chairman's death, the High Court appointed one of his other son and daughter as co-administrators of the estate.
- **Civil Suit Halted:** In 2026, the High Court suspended proceedings in a long-standing commercial dispute over the store filed by one of his sons. The court ruled that determining share ownership is inextricably tied to the unresolved succession appeals, putting the commercial case on hold until the Court of Appeal rules on the inheritance disputes.

This multi-decade saga is deeply intertwined with the corporate structure of the business, particularly following the sale of a controlling stake to a consortium of foreign investors, leaving 49% of the shares in the hands of family members.

Key Learnings

- Need for sibling unity and involvement in estate planning
- Following due process in the writing of a will

*** **Persona Embodied –** monogamous family involving sibling rivalry. A will that has been contested.

CASE STUDY 2.

The Ochieng family succession dispute was a high-stakes, decade-long legal battle over the multi-billion-shilling estate of the late Kenyan prominent billionaire businessman, Ochieng, who passed away in 2012. The conflict primarily revolved around a structural clash between the traditional execution of a written Will and the management of a newly formed family Trust.

The litigation officially concluded 13 years later, when the High Court approved a final distribution plan.

Key Entities and Assets

- **The Deceased:** Ochieng, a prominent and iconic tycoon. His empire, once valued between Sh ** billion and Sh *** billion, includes major holdings such as a Hotel in Nairobi, and other counties, a famous establishment, and vast agricultural land / Farm.
- **The Plaintiffs (Sons & Daughters):** Led by Sons and Daughter.
- **The Original Trustees:** Two family friends and the sister.
- **The Will Executors:** Brothers and Sisters.

The Core Legal Dispute

Before his death, Ochieng sought to avoid typical African succession battles by placing his core assets under holding companies governed by his Trust. He appointed trusted professional friends and associates to manage it.

The legal war erupted in March 2015 when a faction of his children filed a lawsuit against the trustees based on several grievances:

- **Validity of the Will:** The children argued that Ochieng was not of sound mind when the final Will and Trust documentation were drawn up during his illness.
- **Mismanagement and Opaqueness:** The children accused the trustees of operating secretly, mismanaging key business units, and causing massive financial depletion to the estate.
- **Neglect of Beneficiaries:** The plaintiffs claimed that trustees deliberately withheld funds for crucial family expenses, including medical bills and school fees. This peaked in a tragic sub-plot when Ochieng's granddaughter, Anne Ochieng, passed away from cancer in the U.S. after delayed treatment funds.
- **Unauthorized Asset Disposal:** Tensions escalated when trustees attempted to alter or demolish properties defying early family wishes.

Chronological Legal Milestone Timeline

2012 - *Ochieng Passes away; assets move to the Trust.*

2014 - *Probate granted to will executors; family objections begin*

2015 - *Children file suit to dissolve Trust and remove Trustees.*

2019 - *Mediation collapse as children reject terms*

2020 - *High court rules to oust the 3 original Trustees for breach*

2025 - *Court upholds final will/ Consent Agreement, case ends*

- **In 2014:** Probate of the written Will was granted to the executors, but immediate objections from beneficiaries halted distribution.
- **In 2019:** Court-mandated mediation resulted in a temporary ceasefire agreement to create structural oversight bodies, but some children later withdrew or continued parallel suits.
- **In 2020:** Lady Justice Judge delivered a landmark 123-page ruling. The High Court ordered the immediate removal of John, Peter and Mary. The judge found they breached the Trust Deed, held them personally liable to account for past transactions, but crucially validated the existence of the Trust itself.
- **Finally in, 2025:** Justice Judge of the High Court Family Division issued the final definitive ruling. The court dismissed the remaining family protests, confirmed the original grant to the executors, and approved the final asset distribution to Ochieng's 10 heirs based on a signed consent agreement. The executors were ordered to conclude asset transfers within six months

Key Learnings

- *Anticipate and start planning on a timely basis*
- *Develop sound Governance Structures and Processes*
- *There are Grounds for challenging a written will*
- *Need for oversight to ensure Trustees operate with the interests of the family at heart.*
- *Trustees, if left unchecked, can misuse properties within their charge*

***** Persona Embodied – a monogamous family*.

A contested will. Conflict between the Trustees and children of the deceased.

CASE STUDY 3.

Njoroge Family : Estate & Business Succession

Succession secured through strong governance, early integration of younger generations into the corporate vision, and formalized family office structures.

Governance & Planning:

Early Involvement:

Heirs grow up immersed in core company values, rather than facing sudden inheritance expectations later in life.

Structured Systems:

Clear corporate and family governance rules protect assets and manage multi-generational transitions smoothly.

Dedicated Structures:

Organized family offices formalize asset management, improve mandate efficiency, and attract professional management.

Values-Anchored Management:

Aligns multi-generational wealth transfer with shared philanthropic goals and unified family business principles.

CASE STUDY 4.

The Gupta Family: A Legacy of Business Continuity & Generational Wealth Protection

Lasting continuity was engineered, not inherited by luck. Rather than relying on formal corporate structures alone, the family protected and transferred wealth through tight-knit community networks, an early asset-to-land strategy, and structured generational grooming.

Property & Land Ownership

Acquire the real estate beneath the businesses — motels and shops — rather than just leasing, creating solid, appreciating, tangible assets to pass down.

Family Governance:

Hold regular family business meetings that set clear rules, roles, and expectations before transition points ever occur.

mandate efficiency, and attract professional management.

Early Successor Grooming:

Integrate younger generations into daily management early, so skills and oversight transfer smoothly across generations.

Capital & Trust Systems:

Use community-backed trust networks and informal credit circles to fund enterprises without fragmenting family ownership.

EMPOWERING YOUR AMBITIONS.
PROTECT YOUR LEGACY WITH NCBA BANCASSURANCE

Your legacy is built over a lifetime. Protect it with insurance solutions designed to safeguard your family's future.

Explore our range of life protection solutions:

- Whole Life Insurance
- Life Insurance Covers
- Education Policy Plans
- Last Expense Covers

Because the greatest legacy you can leave is financial security and peace of mind.

Talk to us today about securing your legacy.

For more information contact us on
Tel: +254 20 2884444 Mobile: +254 711056444/ +254 732156444
Email: contact@ncbagroup.com or BancassuranceTeam@ncbagroup.com

ncbagroup.com **Go for it**

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Scan here to talk to us today.

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