PIONEER ASSURANCE

Your Future, Our Commitment



IMARA WHOLE LIFE PLAN

Secure Your Legacy, Enjoy Your Future

Lifetime Protection & Guaranteed Financial Peace of Mind

Why Choose Imara Whole Life?

The Imara Whole Life Plan is designed to protect your loved ones while offering a reliable financial foundation for your future. Choose between pure lifelong protection or complete protection paired with guaranteed retirement income.

Why Choose Imara Whole Life?

Imara Plus Option — Protection + Retirement Income

- **Comprehensive Cover:** 100% Sum Assured paid on death prior to age 80.
- **Guaranteed Annual Cash Benefit:** Receive 5% of the Sum Assured every year from age 60 through 79 while living.
- **Maturity Benefit:** Receive 100% of the Sum Assured at age 80.
- **Total Potential Benefit:** Up to 200% of Sum Assured.
- **Entry Age:** 18 to 55 years.

Imara Option — Pure Protection

- **Lifelong Security:** 100% Sum Assured paid upon death up to age 100 (or upon death of the policyholder for the Without Survival variant).
- **Affordable Rates:** Lower premium structure for comprehensive cover.
- **Entry Age:** 18 to 65 years.

SMS IMARA to 20430 to get started

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LIFELONG SECURITY. GENERATIONAL WEALTH.

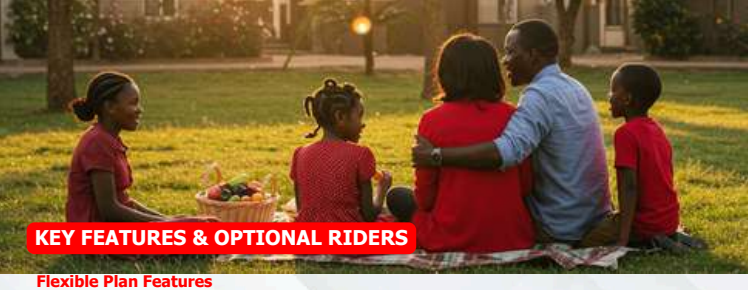
Regulated by Insurance Regulatory Authority (IRA)

CONTACT US

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KEY FEATURES & OPTIONAL RIDERS

Flexible Plan Features

- **Tailored Payments:** Choose flexible payment terms of 5, 10, 15, or 20 years, or opt for a Single Premium payment.
- **Flexible Frequencies:** Pay monthly, quarterly, semi-annually, annually, or as a lump sum.
- **Accessible Coverage:** Minimum sum assured starting from KES 2,000,000.
- **Paid up option:** Available after 36 months in force

Additional Benefits for Extra Protection

Enhance your policy by adding optional benefits for comprehensive coverage:

1. **Critical Illness (CI)**
   - Fixed at 30% of the main Sum Assured (capped at KES 10M).
   - Cover runs up to age 65.

2. **Permanent & Total Disability (PTD)**
   - Coverage capped up to 100% of the main Sum Assured.
   - Cover runs up to age 65.

3. **Tax Relief Benefit**
   - 15% of the premium subject to a maximum of Ksh 60,000 P.A

Sample Illustration: Age 35 (10-Year Term | KES 10M Sum Assured)

Option Highlights:

- **Imara (Pure Protection):** Guaranteed KES 10,000,000 payout to beneficiaries.
- **Imara Plus (Protection + Retirement):** Guaranteed annual cash payouts of KES 500,000 (5% of 10M) from age 60 to 79, plus a 100% maturity payout at age 80 (total potential returns up to 200%).

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