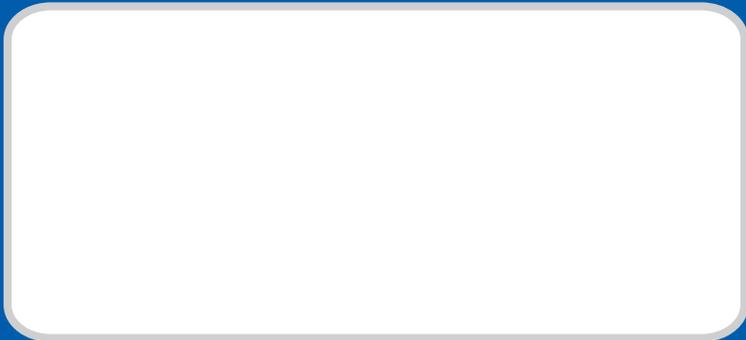


Contact your Metropolitan Life Insurance Kenya Financial  
Adviser today for more information on this product.

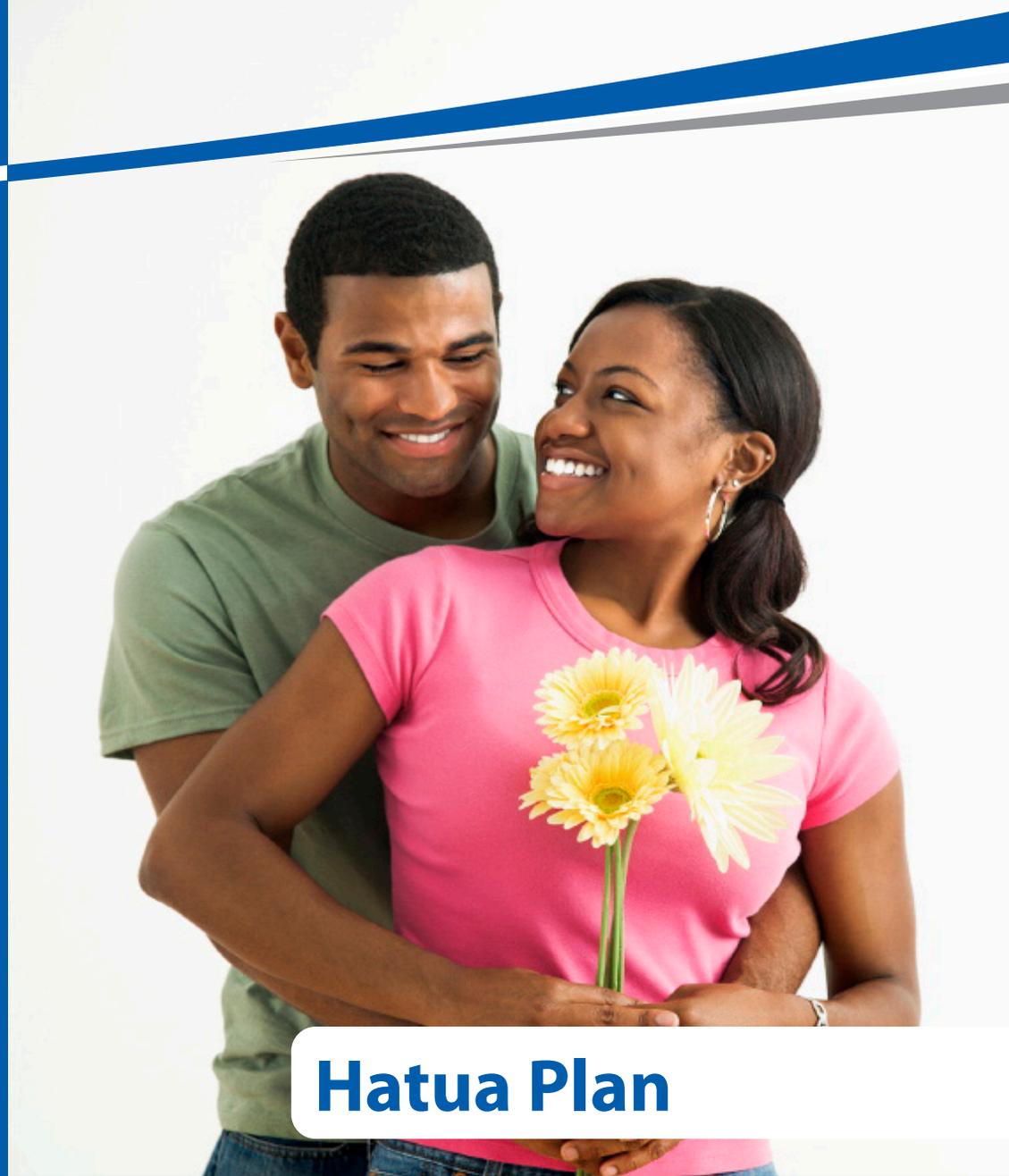


**Metropolitan Life Insurance Kenya**

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**Hatua Plan**

# What is the Hatua Plan?

You can't choose what might happen tomorrow, you have no control over it. But you can choose to be prepared with life cover of up to KSh30 million. Take action and make the decision today, or life may make it for you.

The Hatua Plan offers you:

- ▶ No medical tests for cover up to KSh5 million! Only a few health questions have to be answered and no medical tests or blood samples are required.
- ▶ A no claim bonus benefit
- ▶ Flexibility to choose a policy term that suits you - minimum of 5 years and maximum 40 years.
- ▶ Flexible premium payment options.
- ▶ A wide range of optional benefits including a savings component, disability cover and accidental death or injury cover.
- ▶ Limited exclusions such as a minimum entry age of 18 and a maximum entry age of 65.

Get peace of mind that your family will be taken care of, whatever the eventuality. The Hatua Plan protects your most valued asset, your family's future – when you no longer can.

## No Claim Bonus

Should you, the Life Insured, survive until the end of the policy term, you will qualify for a No Claim Bonus in the form of a cash payout.

## Premium Growth

You can select to automatically increase your premium contributions every year so that your cover amount increases to counter the effect of inflation. Premium growth rate options are either 5%, 10% or 15%.

## Benefit Payout Limits

### Option A - Selecting a cover level from KSh100 000 to KSh5 million

Cover for death due to natural causes is increased in steps over the first 2 years of the policy. The following percentages of the cover amount selected will be payable in the event of a claim:

Period (from commencement)	Death due to natural causes	Death due to accidental/unnatural causes
First 6 months	0%	100%
Months 7 - 12	25%	100%
Months 13 - 18	50%	100%
Months 19 - 24	75%	100%
Greater than 24 months	100%	100%

### Option B - Selecting a cover level from KSh5 million to KSh30 million

100% of the cover amount selected is payable from the start of the policy (for all causes of death), but medical tests will be required.

## Take Action

Life is too precious not to be prepared. We make your cover decisions easy, understandable and tailor-make them to meet your needs. Let Metropolitan Life Insurance Kenya help you make the tough decisions today for a better cover.

See our contact details overleaf.