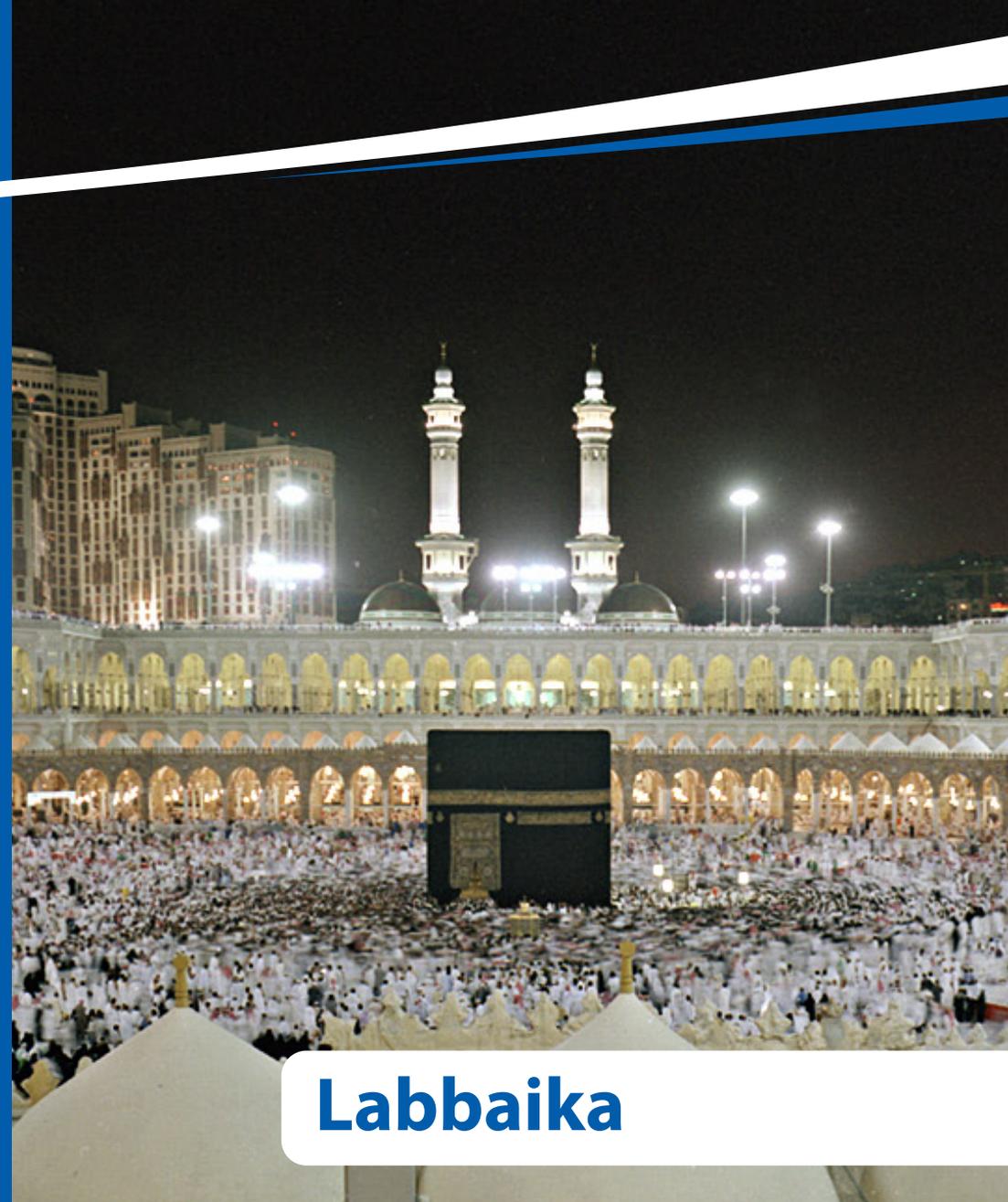


Contact your Metropolitan Life Insurance Kenya Financial
Adviser today for more information on this product.



Labbaika

Metropolitan Life Insurance Kenya

Helpline: (20) 223 126/42/58

www.metropolitan.co.ke

info@metropolitan.co.ke

Together we can **METROPOLITAN**

LIFE KENYA



What is the Labbaika plan?

Labbaika is a Shari'ah compliant unit linked savings plan that has been endorsed by the Supreme Council of Kenya Muslims (SUPKEM). Labbaika is designed around the 'wakalah and mudharabah' contracts of Islamic law and is based on mutual cooperation for financial assistance and risk protection based upon the Quranic principle of 'Ta'awuni' or mutual assistance.

Key Features

- ▶ Labbaika is flexible because you choose how much and how regularly you want to pay, subject to certain minimum contributions.
- ▶ At the end of contribution (investment) term, the Labbaika plan pays you the surplus as a lump sum.
- ▶ On your death (God Forbid), your family and loved ones will receive your Labbaika proceeds.
- ▶ Metropolitan as your al-Mudharib will accept payment of the Labbaika installments or Labbaika contributions on a monthly, quarterly, half-yearly, annually or once-off basis.
- ▶ The product includes automatic life cover of KSh50 000 which will be added to the fund value at death.

Tax benefits

According to prevailing legislation, your contributions are tax deductible up to certain limits.

Optional benefits to add to this policy

Cash Withdrawal Benefit

This benefit provides an easy accessible "cash account", allowing frequent withdrawals subject to a few simple rules.

Automatic Inflation Management (AIM)

If you add AIM to your policy, you can choose that your premium increases by 5%, 10% or 15% per annum, to keep pace with inflation.

Is my investment ethically invested?

Metropolitan has followed the most stringent guidelines to ensure that the Labbaika plan complies with the principles of the Islamic Shari'ah.

Your contributions are placed into carefully selected investments. These are managed by our Asset Mangers according to Shari'ah compliant investment mandates, providing potential for a surplus and the comfort that specialists look after your money.

Labbaika Rules

- ▶ Minimum entry age: 18
- ▶ Maximum entry age: 65
- ▶ Minimum contribution term: 10 years
- ▶ Maximum contribution term: 30 years

Metropolitan Life Insurance Kenya together with SUPKEM will regularly review the implementation of Labbaika to ensure ongoing compliance with Shari'ah rules.

What will I get out?

The following table shows illustrative maturity values for 10, 20 and 30 year terms. Maturity values are shown for both a low and a high inflation scenario.

Term	Monthly premium	AIM	Low inflation*	High inflation*
10	3000	0%	380 302	464 096
10	3000	10%	586 260	696 123
20	3000	0%	1 161 999	1 813 229
20	3000	10%	2 821 631	3 948 697
30	3000	0%	2 669 800	5 555 194
30	2000	10%	9 832 636	16 191 675

M-PESA payments

For your convenience, you can now make the following policy payments via M-PESA:

- ▶ The initial premium
- ▶ Any missed (arrear) premiums.

Regular monthly premiums will still need to be paid via your chosen premium payment method i.e. cash, salary deduction, bank or standing order.

*Note:

The low inflation scenario assumes that gross returns of 8% pa will be earned on investments. The high inflation scenario assumes that gross returns of 12% pa will be earned on investments. It is emphasised that these values are estimates and are provided for illustration purposes only. Actual values could be higher or lower than those shown here and will depend on actual investment returns and actual policy charges. The currency used is KSh.