

Money back plan.

Transform financial aspirations into reality with a plan designed to provide peace of mind and cultural alignment.

Safeguard your family's future with guaranteed returns.

Family future

WHATSAPP 0740239241

What is the Money Back Plan?

The Money Back Plan is a life insurance policy designed to provide both financial protection and savings.

It offers periodic payouts throughout the policy term to meet immediate financial needs and a lump sum payout at the end, along with bonuses.

This plan ensures your family's financial security in the event of unforeseen circumstances while also helping you achieve long-term financial goals.

Tailored for Indian families in Kenya, it combines comprehensive protection with steady savings.

Who is it for?

The Money Back Plan is ideal for Indian families in Kenya seeking financial security, steady savings, and life protection. It's perfect for those wanting flexible payouts, cultural alignment, and a reliable way to safeguard their loved ones and future goals.

The Importance of Financial Security

Financial security is essential for safeguarding your family's future against unexpected events.

Life insurance plays a crucial role in ensuring that your loved ones are financially protected, even when you're no longer around to provide for them.

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It offers a safety net that can cover living expenses, debts, and future goals such as education and retirement, providing peace of mind during uncertain times.

Why Life Insurance Matters

Life insurance ensures that, no matter what happens, your family won't have to bear financial hardship.

It's not just about providing for immediate needs but also about securing long-term stability.

Savings plans combined with life insurance help accumulate funds over time, giving you the flexibility to achieve personal and family goals while protecting against the unknown.

This combination of protection and growth is essential for building a secure and sustainable future.

Features of the Money Back Plan

- **Periodic Survival Benefits**

The Money Back Plan provides regular payouts throughout the term of the policy. These payouts are designed to help you cover your family's financial needs, such as daily expenses, schooling, or healthcare, while still working towards long-term goals. This ensures that your family has a steady income during the policy period.

- **Maturity Benefits**

At the end of the policy term, you will receive a lump sum amount. This amount includes your original sum assured plus any bonuses earned over the years. This payout helps secure your family's

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future, whether for retirement savings, your children's education, or other big life goals.

- **Comprehensive Life Protection**

The plan offers full life coverage, meaning if the unexpected happens, your family will receive the sum assured. This amount is provided in addition to any survival benefits already paid, ensuring your loved ones are financially supported, no matter what.

- **Enhanced Riders**

The plan comes with optional additional benefits (called riders) that provide extra protection.

- **Double Accident Benefit (DAB):** If there's an accidental death, your family will receive double the sum assured, providing extra financial support during a difficult time.

- **Waiver of Premium (WOP):** If you become permanently disabled, this rider ensures that your premiums are waived but your coverage continues, allowing your policy to remain active without further payments.

- **Flexible Payment Options**

The Money Back Plan offers various ways to pay premiums. You can choose to pay monthly, quarterly, half-yearly, or yearly based on what works best for your budget. This flexibility allows you to adjust your payments according to your income and financial situation.

Benefits of the Money Back Plan

- **Guaranteed Returns**

The Money Back Plan guarantees steady savings throughout the policy term.

With regular payouts during the term and a lump sum at the end, you can rest assured that your family's financial security is built over time.

The returns come from both your premium contributions and the accumulated bonuses, offering a stable and predictable growth in savings.

- **Peace of Mind**

The plan provides peace of mind by ensuring that your family is financially protected, no matter what happens.

Whether it's a sudden accident or an unfortunate death, your family will receive the full sum assured, helping them cope with life's uncertainties without financial strain.

- **Cultural Alignment**

The Money Back Plan is specifically designed to align with the values of Indian families.

It focuses on family care, security, and future planning, all of which are deeply important in Indian culture.

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The plan respects these cultural priorities by offering financial protection and growth, helping Indian families in Kenya preserve their legacy and achieve long-term goals.

Why Choose the Money Back Plan Over Other Options

Tax benefit- The Money Back Plan offer tax benefits of 15% upto a maximum of 60,000/yr

- **Flexibility**

Unlike many standard life insurance plans, the Money Back Plan offers flexible payment options.

You can choose from monthly, quarterly, half-yearly, or yearly premiums, making it easier to tailor the plan to your financial situation.

This flexibility ensures that you can stay on track with payments, regardless of changes in your budget.

- **Cultural Fit**

The Money Back Plan is designed with Indian families in mind, taking into account the cultural importance of family care, security, and long-term financial planning.

While many insurance plans may not cater to the unique values of Indian families, this plan aligns with your traditions, ensuring that your loved ones' financial future is protected according to your cultural priorities.

Dual Benefits (Protection & Savings)

What sets the Money Back Plan apart from other life insurance and savings plans is its combination of both protection and savings.

While providing comprehensive life coverage, it also offers periodic survival benefits and a lump sum maturity payout.

This dual advantage helps you not only secure your family's financial future but also build steady savings over time, making it a comprehensive solution for both immediate and long-term financial goals.

- **Guaranteed Returns**

Unlike some investment plans where returns depend on market performance, the Money Back Plan guarantees a set sum assured and provides bonuses over time.

This makes it a reliable option for those who want to ensure their family's financial security without worrying about market risks.

In comparison to other insurance and savings options, the Money Back Plan offers a balanced and flexible approach to securing both the future of your family and your savings.

It's more than just insurance—it's a comprehensive financial plan designed to meet your unique needs.

Frequently Asked Questions (FAQs)

Can I customize the plan to suit my specific needs as an Indian expat?

The Money Back Plan offers flexibility to tailor coverage and payment options according to your unique financial goals, making it easier to align with your needs as an Indian family living in Kenya.

Are there any tax benefits with this plan?

Yes, the Money Back Plan offer tax benefits of 15% upto a maximum of 60,000/yr

Does the plan cover emergencies like critical illnesses or accidents?

The Money Back Plan includes coverage for accidents through the Double Accident Benefit (DAB) rider, ensuring that your family gets extra financial support in the event of an accident.

Can I transfer my policy if I move back to India or relocate elsewhere?

Yes, the plan can be transferred or adapted if you relocate, allowing you to continue your coverage even if you move back to India or to a different country.

Can I change the frequency of my payouts during the policy term?

Yes, the Money Back Plan offers flexibility in payout frequency, allowing you to choose between monthly, quarterly, half-yearly, or yearly payouts, depending on your financial needs.

How can I track the performance of my Money Back Plan?

You can easily track your policy's status, premiums paid, survival benefits,

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and any accumulated bonuses through your online account or by contacting customer support for regular updates.

What happens if I need to make a claim?

We have a smooth, hassle-free claims process in place to ensure your loved ones are taken care of promptly. Our team will guide you through the process, offering support and transparency at every stage.

How to Get Started

Eligibility Requirements

The Money Back Plan is available to individuals aged between 18 to 49 years.

Whether you're starting your financial journey or looking to secure your family's future, this plan is designed to cater to a wide range of needs for Indian families in Kenya.

How to Enroll

Contact Us

Reach out to us via WhatsApp at 0740239241 or email us at joseph@familyfuturekenya.com to initiate the process.

Consult with Our Agent

Our team will set up a meeting, either in person or virtually, to discuss your needs and offer personalized recommendations.

Call Us for Assistance

You can also call us directly at 0740239241 for any inquiries or to get started on enrolling in the plan.

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