



**Jubilee**  
LIFE INSURANCE

**JUBILEE INVEST  
PLUS BROCHURE**

## Who is Jubilee Life Insurance Company of Uganda Limited?

Jubilee Life Insurance Company of Uganda Ltd is a subsidiary of the largest and strongest insurance group in East Africa, Jubilee Holdings Ltd, which, through its subsidiaries, transacts all classes of short-term (General and Medical) and long-term (Life and Pensions) insurance business.

Jubilee Holdings is listed on the Nairobi Securities Exchange since 2001 and cross-listed on Uganda Securities Exchange and Dar-es-Salaam Stock Exchange.

With over 80 years of experience, a strong balance sheet and a proven track record of financial stability, it is the number one insurer in East Africa and in 3 of the 5 countries in which it operates. The group is present in Kenya, Uganda, Tanzania, Burundi and Mauritius.

Jubilee Holdings is an affiliate of the Aga Khan Fund for Economic Development; an international development group which holds interests in the financial sector, media, tourism and aviation among others.

Jubilee Life is licensed and regulated by Insurance Regulatory Authority of Uganda.

## What is Jubilee INVEST PLUS Plan?

Jubilee **INVEST PLUS Plan** is a product that provides you with an opportunity to build a fund as well as protect your loved ones in the event of death.

This plan allows for a disciplined and systematic way to save for a specific future financial need. In contrast to taking a loan to cater to future expenses, Jubilee INVEST PLUS plan enables you to build a fund and also has a death cover.

### Unique Features

**Maturity Benefit** - On Survival of the policyholder to the end of the policy term, the policyholder receives 100% of the Sum Assured. This amount is determined at inception and is guaranteed throughout the Policy term.

**Death Benefit** - On death of the policyholder during the policy term, 20% of the Sum Assured is payable to the policyholder's named beneficiary (ies).

**Inbuilt Waiver of premium on death** - On death of the policyholder during the policy term, future premiums are waived and the full sum assured is payable on maturity of the policy.

**Surrender Value** – The Plan attains a cash value after it has been INFORCE for at least three years.

**Policy Loan** – On attainment of a surrender value, a policy loan can be issued with the Policy as the security on terms and conditions set by the Company from time to time.

### Other features

- Flexible premium payment methods (e.g. Salary Stop Order, Direct Debit, etc.)
- Premium frequency – monthly, quarterly, semi-annual or annually
- Policy term – 5 to 20 years
- Minimum Sum Assured – Ushs. 20,000,000/-
- 30-day free-look period
- Maturity benefit payable as a lump sum or in installments
- Maximum Eligible Age - 65 years

### Rider Benefits

At an additional cost, the following benefits can be incorporated into your plan:

**Total and Permanent Disability due to accident** - On total and permanent disability of the Life Assured due to an accident, an amount equal to the Sum Assured will become payable in equal monthly installments over a period of 36 months from the date of the accident.

**Waiver of Premium** - Future premiums are waived if the Life Assured is totally and permanently disabled due to accident or illness.

**Hospital Cash Benefit** – In case Life Assured is hospitalized due to sickness or injury during the policy term Ushs. 100,000/- shall be paid per each night spent in a registered hospital subject to a maximum of 25 nights per year. This benefit applies only when the Life Assured has been hospitalized for at least three consecutive days.

### How can I apply for the policy?

The steps to apply are very simple and easy to follow:

- Fill in the application form
- Copy of your National Identity Card or Passport
- Payment of the first premium
- Above certain age and Sum Assured, medical check-up may be required.



### **Head Office**

Jubilee Life Insurance Company of Uganda Ltd  
Jubilee Insurance Centre, East Podium, Plot 14, Parliament Avenue  
P.O. Box 7122, Kampala Uganda  
Tel: +256 (0)312178800  
lifeug@jubileeganda.com

### **Jinja Road Agency Office**

Social Security House  
Plot 4, Jinja Road

### **Jinja Agency**

City Hotel Building, Ground Floor  
Plot 28, Clive Road

### **Mbale Agency**

Generous Towers 1st Floor  
Plot 130, Kumi Road

### **Mbarara Agency**

Adit Mall, Ground Floor  
Plot 2-4, Johnstone Road  
Mbarara

### **Arua Agency**

KKT Plaza, Block A, Rm A6, 2nd Floor  
Plot 16-22, Duka Road, Arua Municipality

### **Masaka Agency**

Kwewayo Building 1st Floor, Room 9  
Plot 19, Edward Avenue, Masaka Municipality

### **Gulu Agency**

Gulu City Mall building, 2nd floor, Room 13  
Plot 20 Gulu Avenue

### **Entebbe Agency**

Plot 90 Kampala Road, First Floor, Entebbe

### **Hoima Agency**

Messiah Towers 1st Floor  
Plot 33 Hoima – Kampala Road

### **Kampala West Agency**

Park Royal Building, Room A4, 4th Floor  
Plot 26, Buganda Road