

## How do I join?

- Complete an application form
- Nominate a beneficiary at inception.
- Provide a copy of ID/Passport.
- Provide a copy of PIN certificate.

## How do I pay?

Payment to be done directly to the account details provided below:

Name: Geminia Insurance Company Ltd.  
Bank: NCBA Bank Ltd  
Branch: KMA Centre Branch  
A/c No: 1005908619  
C/of: Geminia Personal Pension Plan  
Policy Number

Or M-PESA Pay Bill No. 553200

## To find out more about the plan

- Visit any of our branches countrywide.
- Speak to your insurance agent or broker.
- Call us on 020-2782000
- Email: [life@geminia.co.ke](mailto:life@geminia.co.ke)
- Or visit our website <https://www.geminia.co.ke/>

## BRANCH NETWORK

### HEAD OFFICE

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### UPPER HILL BRANCH

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### NYERI BRANCH

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### THIKA BRANCH

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Thika  
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Email: [thika@geminia.co.ke](mailto:thika@geminia.co.ke)

# GEMINIA PERSONAL PENSION PLAN

*"A saving plan for a secure financial future."*



Think Insurance... Think Geminia

Geminia Life personal pension plan is a long-term investment plan that aims to help you build up savings that you can use for your retirement.

The plan allows you to build your retirement income by making regular contributions during your working life. Your savings grow exponentially over time while earning interest. On attainment of your selected retirement age, you will receive your accumulated retirement benefits in accordance to either pension or provident plan option selected at the inception of the policy.

### What Options Do You Have?

**a. Provident plan**- Under this option, when you reach the retirement age, you will be paid the accumulated savings in one single lump sum.

**b. Pension plan**-Under this option when you attain the retirement age, you will be paid a third of the accumulated savings as a single lump sum amount. You can then opt to use the remaining two thirds as follows:

I. Purchase an annuity, a contract for life that guarantees a monthly income stream (pension) for the rest of your life.

II. Income draw down - An investment fund from which retirement benefits payments are drawn, locked for 10 years.

### What are the key features of Geminia Personal Pension Plan?

- Geminia will provide you with a personalized retirement plan account and keep track of your savings and interest earned.
- Contributions are prudently invested to ensure high returns with a guaranteed minimum compounded rate of interest of 4% per annum.
- The guaranteed capital is protected against market volatility.
- Early maturity in case of death prior to retirement age, the total accumulated amount becomes payable to the appointed beneficiaries.



### What are the key benefits of the individual retirement plan from Geminia?

- Flexibility: You can select retirement age, amount and frequency of contributions as well as change or nominate beneficiaries.
- Affordable minimum contribution: You can save as little as Kshs. 1,000/- per month.
- Availability of pension backed mortgage: You can assign up to 60% of the accumulated fund towards financing the purchase or construction of a house.
- Accessibility: You can access accumulated funds at any time, subject to prevailing regulations.

### Who Forms The Scheme?

Geminia Life Insurance Company Limited has established the scheme, under an irrevocable trust, duly registered by the Retirement Benefits Authority and Kenya Revenue Authority.

### Who can take the cover?

Geminia Personal Pension is perfect for you if you are:

- Self-employed or a business owner.
- In contract or seasonal employment.
- Employed in a company with no occupational pension scheme.
- Working overseas.
- Looking to boost your retirement kitty outside your employer's occupational scheme.
- Aiming to consolidate your pension dues after working for various employers.