



ENWEALTH

8TH ANNUAL TRUSTEES FORUM

There's living, and there 's living free.

Live Free!



Classified as Confidential Recipient Only

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ABOUT US

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Purpose, Mission and Core Values

Jubilee Insurance is a leading multi-insurer in East and Central Africa.



Purpose

To build and preserve long-term generational wealth for our clients.



Mission

To be the most trusted and respected financial services provider.



Core Values

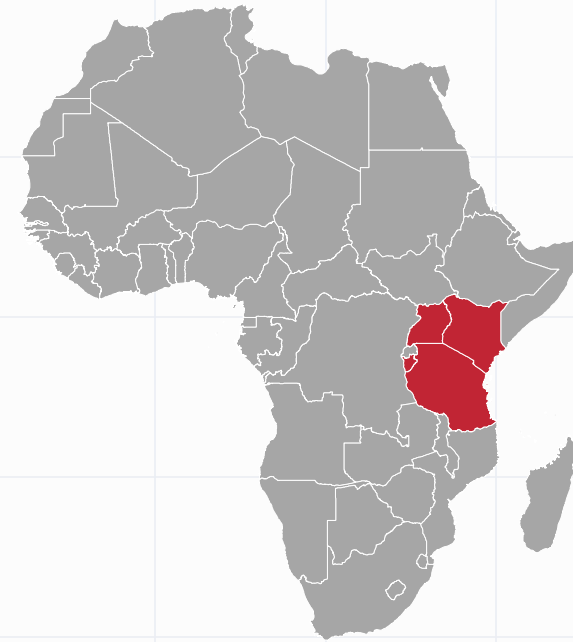
Integrity, Passion, Excellence and Teamwork

Welcome to Jubilee Insurance

For **over 85 years** Jubilee Insurance Group has established itself as **East Africa's largest insurer**. In that time, we have remained committed to providing our customers with world-class insurance and investment solutions, under the ambits of Life, Health, Pension, Wellness and Asset Management. As such we are delighted for you to consider us for all your insurance needs, and look forward to both working with, and for you.


Jubilee Holdings is a listed financial services company established in 1937 that is headquartered in **Nairobi, Kenya**, with full-fledged operations also in **Tanzania, Uganda, Burundi and Mauritius**.

Jubilee Holdings is home to over 900 employees, half a million satisfied customers and 6500 shareholders. And is widely recognized today as not just Kenya's first locally incorporated insurance company but also as its most **trusted insurer**.



 **Kenya**
12 Branches

 **Uganda**
10 Branches

 **Tanzania**
10 Branches

 **Burundi**
1 Branches



Jubilee Life



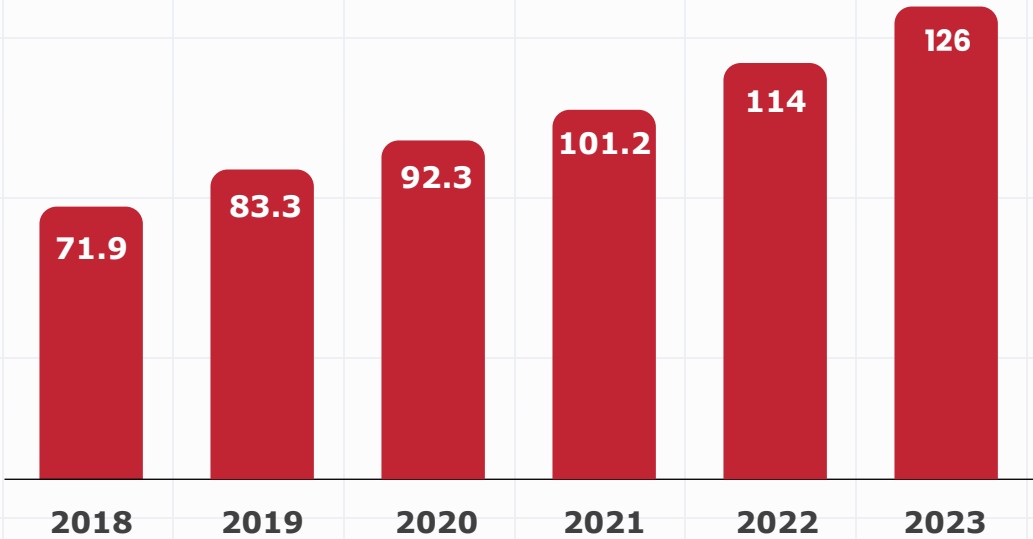
Jubilee Health



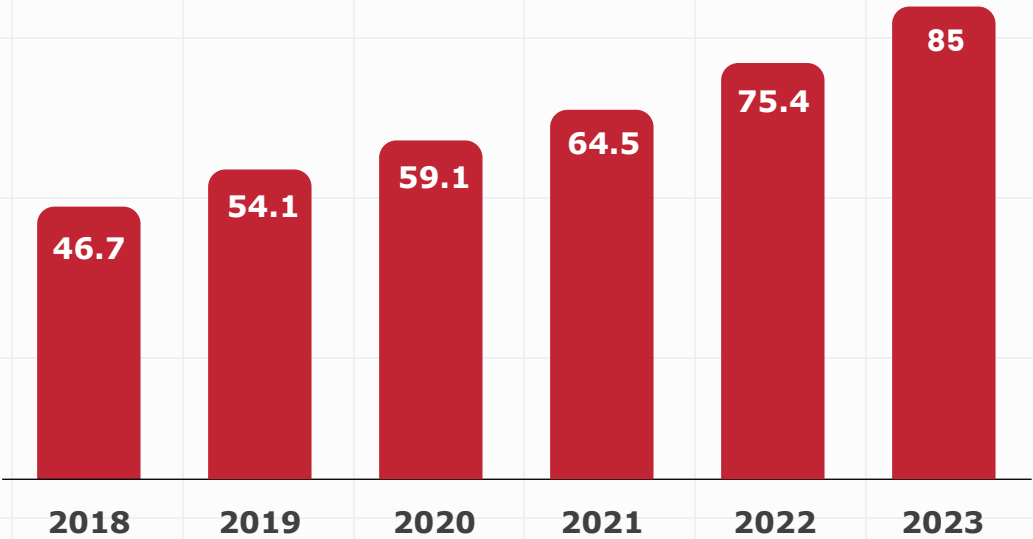
Jubilee Asset Management

Strong Financial Base

Assets under management (Billions)



Portfolio Growth- Pension Fund Size(Billions) Fund Size



Capital Adequacy Ratio					
2018	2019	2020	2021	2022	2023
111	118	124	151	159	165

OUR SOLUTIONS

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Our Offerings

OUR SERVICES

- Fund Management services for funds under the Guaranteed fund
- Administration of Schemes invested in the Jubilee's Guaranteed Fund



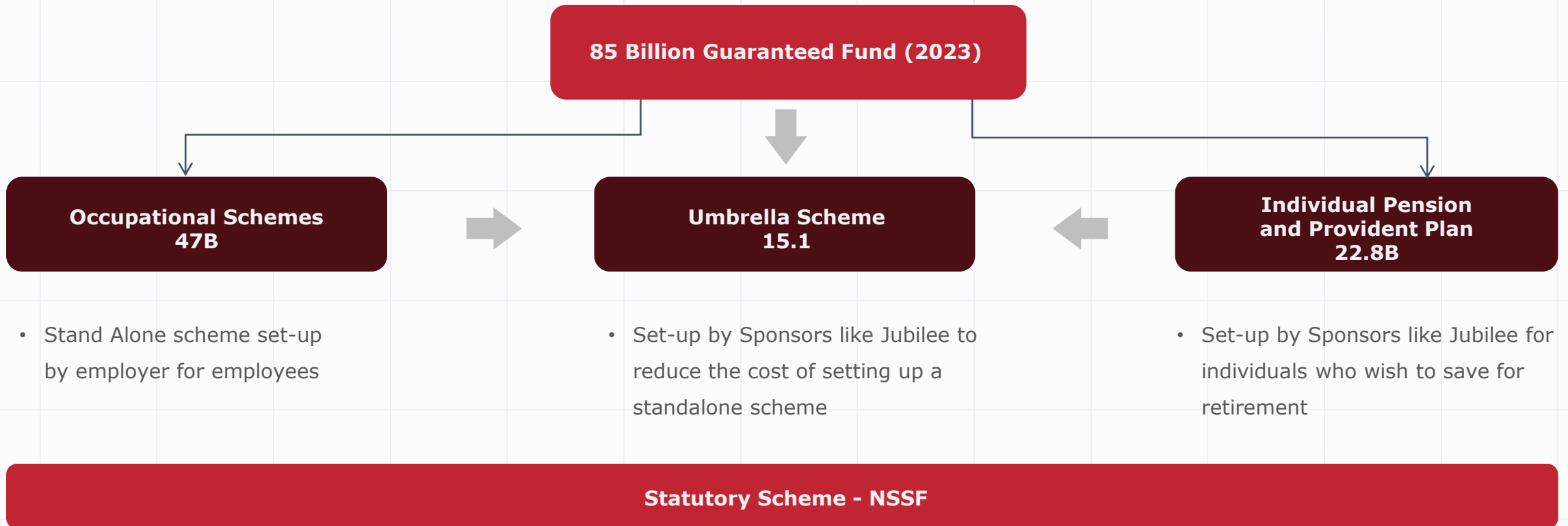
OUR PRODUCTS

- Occupational Schemes
- Umbrella Retirement Scheme
- Group Personal provident/pension plan
- Gratuity Funds management

Other products

- Group life
- Annuities/income drawdown

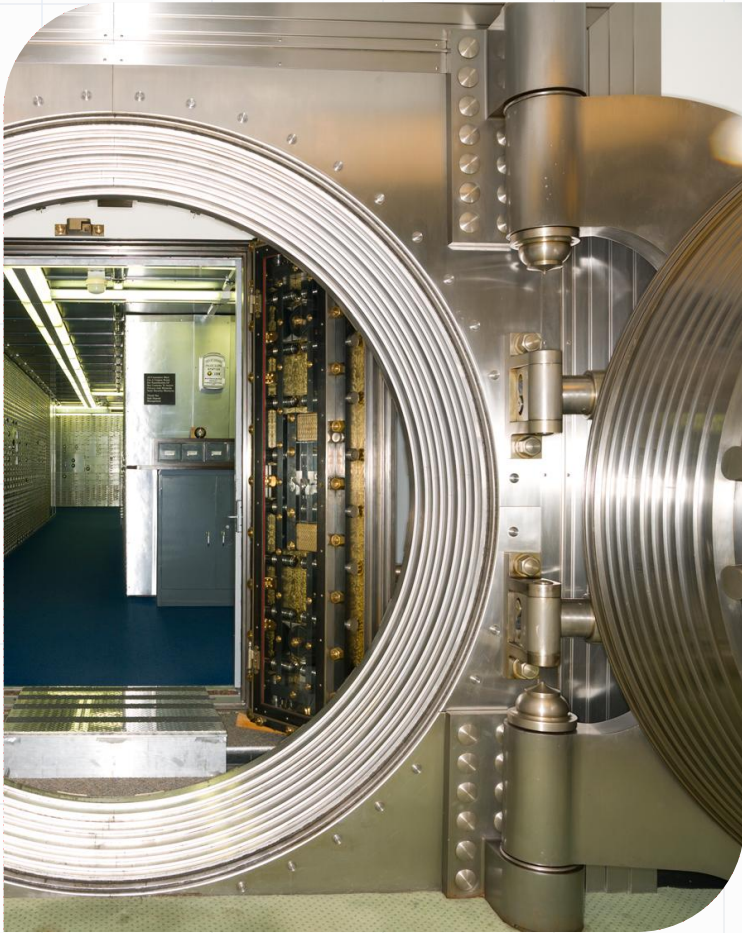
Guaranteed Fund



Guaranteed Fund

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Primary Objectives

The Guaranteed Fund is designed to deliver financial security post-retirement by ensuring steady and consistent income for members.

Key objectives

- **Capital Preservation** – safeguarding your principal investment
- **Long term capital growth** – Growing your retirement savings sustainably over time
- **Security & quality of assets** – Investing in high-quality, reliable assets for stability.

Structure of Investments

Jubilee Guaranteed Fund

Funding

- Employer Contributions
- Employee Contributions

(Additional Voluntary Contributions)

Investment in Guaranteed Fund (Jubilee Insurance)

Key Features

- Contributions are Guaranteed
- Accumulated Capital is Guaranteed
- Accumulated Investment Income Guaranteed
- Minimum Guaranteed Investment Rate of 4%



ASSET ALLOCATION AND HISTORICAL PERFORMANCE

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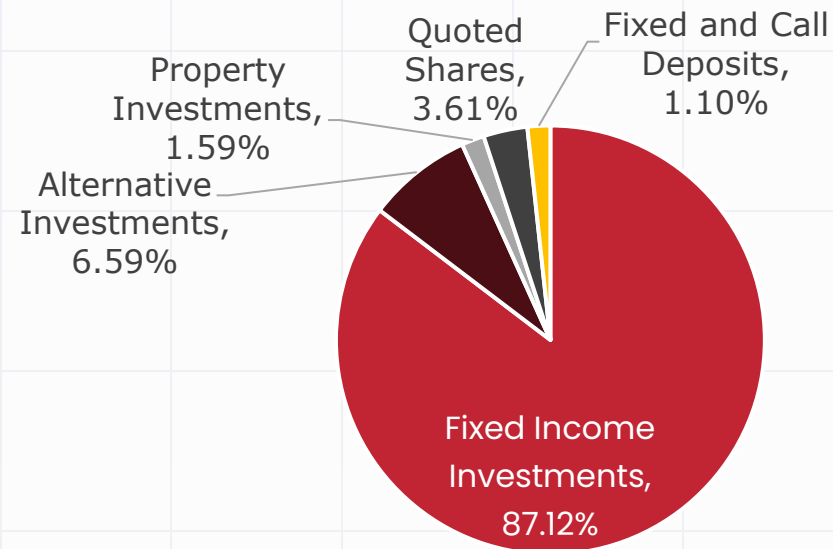


Portfolio Asset Allocation

Retirement Benefits Act (PART V) – Investment Guidelines

The Retirement Benefits Act clearly outlines the specific permissible investments under Table G

Asset Allocation as of 31st December 2024

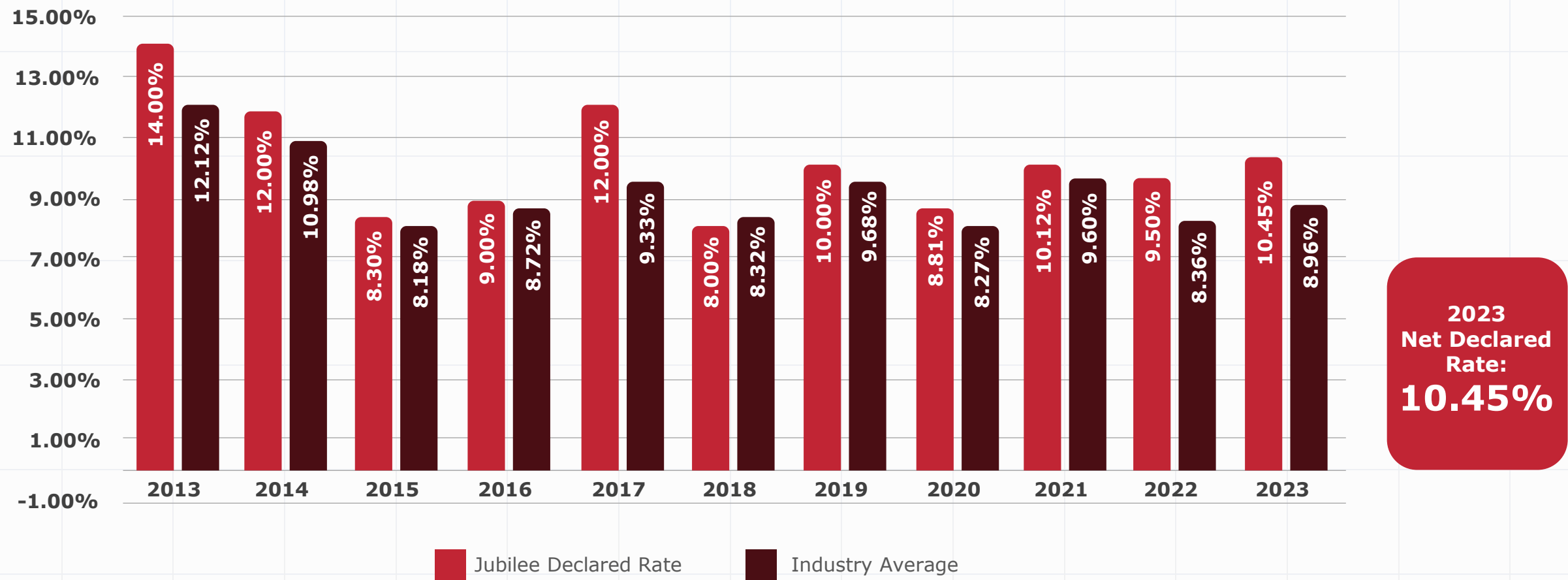


- Fixed Income Investments
- Property Investments

- Alternative Investments
- Quoted Shares



Historical Investment Returns



Annuity Option

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Is it necessary to plan for retirement?

When do I start?

480 salaries

Retirement planning spans 40 years of employment



**Are you saving
for retirement?
How much are saving?**



To provide for



Around 360 payments

During your golden years

Types of Annuities

Addressing longevity risk with structured retirement income solutions.

SINGLE LIFE ANNUITY

Payments end upon death of the primary member after guaranteed period.

JOINT LIFE ANNUITY

After the death of the principal member, payments revert to the spouse for the rest of his/her life

TERM CERTAIN ANNUITY

Payment made only during the agreed period.

REVERSIONARY

After the death of the principal member reverts to the spouse and children.

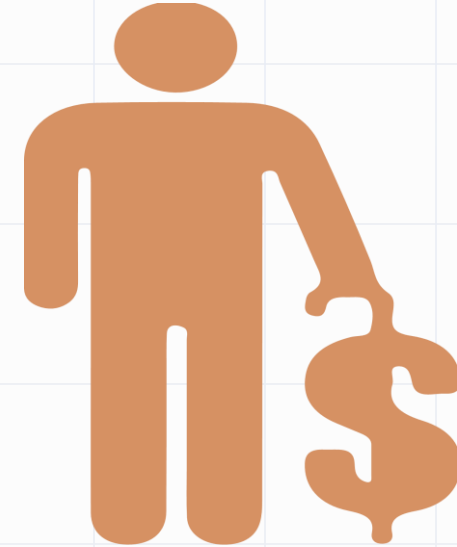
Annuity Portfolio Overview



**~14 Billion
Fund Value**



**~3200
Retirees**



**~150 Million
Monthly Payroll**

Products & Services – Retail

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OUR PRODUCTS AND SERVICES - RETAIL



Career Life Plus (Education Plan)

An education policy is a life insurance product specially designed as a savings tool to provide an amount of money for your child's education.



Fanaka (Investment Plan)

This is a life insurance plan that offers you multiple avenues to save and grow your money.



Faida Elite

Introducing the Faida Elite plan, a versatile universal life insurance product designed to grow with you. This plan offers premium payment flexibility, robust investment opportunities, and a comprehensive death benefit, ensuring that your evolving insurance needs are always met.

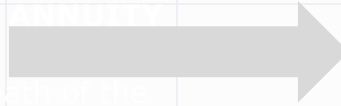


Anticipated Endowment Plan

An anticipated endowment is an endowment policy with guaranteed cash payments payable to the policy owner at regular intervals during the term of the policy.

Our Contacts

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Thank You

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Jubilee

LIFE INSURANCE

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