

LIST OF CHARGEABLE FEES

Prime Life Insurance Ltd is a trusted insurance provider, accredited by the National Bank of Rwanda, offering a comprehensive range of life insurance services. Our core mission is to ensure that each and every Rwandan has access to the appropriate insurance cover provided with the highest level of customer service and satisfaction.

By removing the complexities of insurance, we work quickly and effectively to deliver market-leading products to individuals and businesses across Rwanda. Prime Life Insurance offers diverse life insurance products tailored to meet the unique needs of individuals, families and businesses across Rwanda. All products are developed with usage of Rwanda mortality tables. Our product portfolio includes:

- Loan Protection Insurance [Group Credit]
- Group Life Insurance
- Employee Protection Insurance
- Family Insurance
- Savings with Risk Insurance (Intego)
- Ikimina Cyacu
- Umurage w'amashuri
- Nkunganire Shoferi
- Education Insurance

Prime Life Insurance is committed to transparency and clarity in all our transactions. To help our clients understand the costs associated with our products and services, we have outlined the various fees that may apply. These fees are structured to reflect the nature of each product while remaining fair and competitive. Below is the list of chargeable fees at Prime Life Insurance: administration fees range between 0% and 3% and this rate is applied to the pure premium or sum assured depending on the nature of the product. Policy administration fee for loan protection is Rwf 1,000. Charged commission rate is between 0% and 25% applied to the gross premium. No SMS fee applicable. Withdrawal fee on the savings portion range between 0% and 1% with a maximum limit of RWF 5,000 and the rate is applied to the withdrawn amount. For Ikimina Cyacu, the withdrawal fee is a flat fee of RWF 100. Termination of the savings contract incurs a 5% charge if terminated before 10 years and 0% if terminated after 10 years. This charge is applied to the mathematical provision. Charge for closing a policy at maturity is 0%.

Management of Prime Life Insurance Ltd.