

Cytonn Investments Management Plc
Cytonn Sharp Education Investment Plan (SEIP) –
Investment Brief



February 2019

Cytonn Investments presents the Cytonn Sharp Education Investment Plan (SEIP). SEIP provides our clients with an opportunity to invest towards their child's education. With an initial investment of a minimum Kshs 100,000, and by making regular monthly contributions, one is able to invest to be paid a pre-agreed fixed amount upon expiry of the tenor of their choice, while at the same time earning attractive rates of return.

Benefits of The Sharp Education Plan:

- **Flexible Monthly Contributions – Depending on your Investment Goals, choose the amount you wish to contribute every month**
- **Flexible Savings Period – From 3-years to 10-years**
- **Fixed Rate of Return at 15% per annum**

How Do I Register?

- a) Fill the Application Form,
- b) Provide a Copy of your Identification Document and/or Passport, and PIN Certificate,
- c) Proof of Banking, which shall be any of the below:
 - RTGS, EFT or any other Electronic Funds Transfer instructions document containing your bank details, or,
 - Cheque, or,
 - Bank Statement (not more than 3 months old), or
 - Certified letter confirming bank account details,
- d) Pay a minimum of Kshs. 100,000/- Via M-Pesa Paybill, Bank Transfer Option or Salary Check-Off,
- e) Choose and Pay Agreed Monthly Contribution.

Investment Example

The table below shows how much a client will earn on Maturity, by making different Monthly Contributions, in addition to the initial contribution (assuming Kshs 100,000)

All values in Kshs unless otherwise stated

Client's Monthly Contribution	Amount Payable on Maturity		
	3-Year Investment Plan	5-Year Investment Plan	10-Year Investment Plan
2,500	242,484	358,266	714,656
5,000	346,719	552,781	1,201,813
7,500	450,953	747,297	1,688,969
10,000	555,188	941,813	2,176,125
12,500	659,422	1,136,328	2,663,281
15,000	763,656	1,330,844	3,150,438
17,500	867,891	1,525,359	3,637,594

General Terms and Conditions

Minimum Investment Tenor – 3 Years

Lock-In Period – 1 Year

Early Redemption

- *Before 1 Year* – No refund. Client forfeits the entire amount contributed
- *Between 1 and 2 Years* –The client gets refunded their principal contribution less administrative expenses
- *After 2 Years* –The client gets refunded their principal contribution plus the interest accrued*

Contribution Payments

The client is required to make the contributions monthly. However, in the event they miss a payment, they have a 6-month period to catch up on the payments, or extend the plan by a tenor similar to the period of skipped payments. If no payment is made after this 6-month period, the plan is terminated and the terms of an early redemption are applied

**interest is calculated at the risk-free rate*



For Further Details, please reach out to your
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www.cytonn.com