

SPECIAL GOVERNMENT BENEFITS FOR UBUDEHE CATEGORY 4 SUBSCRIBERS

Government Co-contribution

Contributions of RwF 72,000 per year by Ubudehe category 4 subscribers will be exempt from income tax.

This special tax benefit is available for the first 3 years from the date of launch of Ejo Heza.

Life and Funeral Expenses Insurance Benefit

Ubudehe category 4 subscribers who save RwF72,000 or more in Ejo Heza in a year shall be covered by a special insurance benefit during the following year.

This special insurance benefit will be available for 3 years after the launch of Ejo Heza.

If a subscriber who had saved RwF 72,000 or more in a year, unfortunately dies next year, the subscriber's nominated beneficiary will be paid a one-time compensation of RwF1,000,000 along with a one-time payment of RwF 250,000 towards the subscriber's funeral expenses.

Only Rwandan citizens with a permanent national ID (aged 16 years and above) will be eligible for these insurance benefits.

Ejo Heza Savings by subscriber	Tax benefit (in the same year)	Life Insurance (Next year)	Funeral insurance (Next year)
RwF 72,000 or more	Maximum tax benefit on Rwf 72,000	1,000,000	250,000



For more information, or to open your Ejo Heza account, please visit www.ejoheza.gov.rw

To open your Ejo Heza account using USSD on your mobile phone, simply dial ***506# for MTN Rwanda or Tigo or Airtel then follow the prompts for registration and payment.**

FOR MORE INFORMATION OR TO LODGE A COMPLAINT, PLEASE CALL THE TOLLFREE NATIONAL EJO HEZA HELPLINE AT 4044



LEAFLET/HANDOUT FOR POTENTIAL SUBSCRIBERS

TO BE DISTRIBUTED BY COMMUNITY LEADERS, AND ALSO MADE AVAILABLE AT DISTRICT, SECTOR AND CELL OFFICES.

To serve as a handout also from agent / service provider outlets.

FOR A SECURE AND DIGNIFIED OLD AGE, OPEN YOUR OWN EJO HEZA ACCOUNT TODAY!

Ejo Heza: Key Features

Ejo Heza is a new, Government sponsored pension and long-term saving scheme.

Every citizen has a right to immediately open an Ejo Heza account and enjoy a secure and dignified retirement.

You can also open an Ejo Heza account for your children aged less than 16 years.

You can easily open an Ejo Heza account free of cost and within a few minutes using your own mobile phone or computer. Or you can open your account at U-SACCO or mobile network agent or MFI or bank branch or agent.

Ejo Heza is a voluntary pension scheme. There are no penalties if you miss a contribution.

You are free to save as per your own income and capacity. You can decide how much and when you save in your own Ejo Heza account.

For the first 3 years, the Government will provide many attractive benefits to eligible subscribers. The government will match your contributions into your Ejo Heza account, up to a ceiling of Rwf 18,000 per year.

Your Ejo Heza savings will be invested by a BNR regulated financial institution on your behalf and will grow over time.

You can also be eligible for a free life insurance benefit of Rwf 1,000,000 and a funeral cost insurance benefit of Rwf 250,000 provided by the Government if the minimum amount is saved.

When you reach age 55, the savings in your Ejo Heza account will be paid back to you as a monthly pension. Early access to your savings is also provided for under certain conditions.

SO DON'T WAIT. OPEN YOUR OWN EJO HEZA ACCOUNT TODAY. AND ENJOY A SECURE AND DIGNIFIED OLD AGE!

Special government benefits For Ubudehe Category 1 & 2 Subscribers

Government Co-contribution

When a person in Ubudehe category 1 & 2 saves in Ejo Heza a minimum of Rwf15,000, the Government will deposit a 100% matching amount into the subscriber's Ejo Heza account subject to a maximum of Rwf 18,000 per year.

This special annual Government co-contribution is available for the first 3 years from the date of launch of Ejo Heza.

Life and Funeral Expenses Insurance Benefit

Ubudehe category 1 & 2 subscribers who save Rwf15,000 or more in Ejo Heza in a year shall be covered by a special insurance benefit during the following year.

This special insurance benefit will be available for 3 years after the launch of Ejo Heza.

If a subscriber who had saved Rwf 15,000 or more in a year, unfortunately dies next year, the subscriber's nominated beneficiary will be paid a one-time compensation of Rwf1,000,000 along with a one-time payment of Rwf 250,000 towards the subscriber's funeral expenses.

Only Rwandan citizens with a permanent national ID (aged 16 years and above) will be eligible for these insurance benefits.

SPECIAL GOVERNMENT BENEFITS FOR UBUDEHE 3 SUBSCRIBERS

Government Co-contribution

When a person in Ubudehe category 3 saves a minimum of Rwf18,000 in Ejo Heza, the Government will deposit a 50% matching amount into the subscriber's Ejo Heza account subject to a maximum of Rwf18,000 per year.

To avail the full government co-contribution of Rwf18,000 per year, the Ubudehe category 3 subscriber must save Rwf36,000 per year.

This special annual Government co-contribution is available for the first 3 years from the date of launch of Ejo Heza.

Life and Funeral Expenses Insurance Benefit

Ubudehe category 3 subscribers who save Rwf18,000 or more in Ejo Heza in a year shall be covered by a special insurance benefit during the following year.

This special insurance benefit will be available for 3 years after the launch of Ejo Heza.

If a subscriber who had saved Rwf18,000 or more in a year, unfortunately dies next year, the subscriber's nominated beneficiary will be paid a one-time compensation of Rwf1,000,000 along with a one-time payment of Rwf 250,000 towards the subscriber's funeral expenses.

Only Rwandan citizens with a permanent national ID (aged 16 years and above) will be eligible for these insurance benefits.

Ejo Heza Savings by subscriber	Government Co-contribution* (in the same year)	Life Insurance (Next year)	Funeral insurance (Next year)
Less than Rwf15,000	NIL	NIL	NIL
Rwf15,000 or more	100% matching amount (maximum Rwf18,000)	Rwf1,000,000	Rwf250,000

* Applicable Government co-contributions will be transferred into your Ejo Heza account on a quarterly basis

Ejo Heza Savings by subscriber	Government Co-contribution* (in the same year)	Life Insurance (Next year)	Funeral insurance (Next year)
Less than Rwf18,000	NIL	NIL	NIL
Rwf18,000 or more	100% matching amount (maximum Rwf18,000)	Rwf1,000,000	Rwf250,000

* Applicable Government co-contributions will be transferred into your Ejo Heza account on a quarterly basis