



A Protection Plan for the love of LOVE

Call us on 01 9035888-9
or visit us at www.armlife.com.ng

Protection Plan

If something happened to you, who will pay for the things that you and your family need?

For a relatively small amount of money, you can ensure that your family and loved ones get a payout for things like:

- School fees
- Any outstanding debt that you owe
- Your home loan
- Everyday expenses
- Retirement

Worry less about life's uncertainties:

The Protection Plan gives you peace of mind about future expenses if something goes wrong and you can't earn the money you and your family need.

Everyone worries about the future because you never know when you may get ill or be unable to work. You also want to know that when you are gone, your family won't suffer.

We offer two types of Protection Plan:

1. Limited Protection Plan (Term)

This plan is for a defined period of time like five years or 10 years. It provides Pay-As-You-Go protection that is cheap because if you don't need the protection during the time that you have this in place, you don't get anything back.

2. Permanent Protection Plan (Whole of Life)

With this option, you are protected for your entire life. You can also use this plan to help you get a loan from a loan provider and convert the money that you save into retirement income later in your life.

Enhance your protection

You can also choose to enhance your protection by getting additional cover for:

- Critical illness
- Permanent and total disability
- Accidental death benefit (we pay twice the amount for which you are covered)

Benefits – what we will pay, when we will pay

We will pay:

- A tax-free lump sum if something happens to you during the contract period
- A tax-free lump sum if you get a critical illness or are permanently and totally disabled and if you have enhanced your cover to protect you against these
- Twice the base amount for which you are covered if your death is due to an accident and if you have chosen to include accidental death benefit cover.

You pay less tax

You can lower your tax because part of your contribution is tax deductible (you get a tax credit for this).

How it works

The shortest time that you can get protection for is one year.

The policy contract and your life cover or protection is for a minimum period of one year (with the Limited Protection Plan) and for the rest of your life (with the Permanent Protection Plan).

The minimum protected amount you can have is N250,000.

Do you need to have a medical examination?

If you don't meet the criteria of our health screening (via our health questionnaire) or you are over a specific age, you must undergo a medical examination. We will pay for the cost of the medical examination.

Flexible payments

You pay one-off upfront (i.e. single lump sum) or on a regular basis that suits you:

- Monthly
- Quarterly
- Half yearly
- Yearly

You may pay contributions by:

- Cheque
- Direct debit
- Online
- ATM
- Bank transfer at a bank branch

Note: We do not accept cash payments.

Minimum and maximum age

You must be aged 18 to invest in the Protection Benefit Plan and you may not be older than 70.

Access to any money that you have paid for your protection

You will not have access to any of the contributions you have

For more information or to purchase this plan, you may:

- a. Contact us on: 01 9035888-9, 0700ARMLIFE (0700 2765433) or visit us at www.armlife.com.ng**
- b. Visit any of our Living Benefits Centres:**

Victoria Island (Head Office):

8 Kasumu Ekemode Street, off Saka Tinubu Street,
Victoria Island, Lagos.

Opebi:

95B Opebi Road, Ikeja, Lagos.

Abuja:

Prime Plaza, Plot 1012, Adetokunbo Ademola Crescent,
Wuse Zone 2, Abuja.

Port Harcourt:

12 Circular Road, Presidential Estate, GRA Phase 2,
Port Harcourt.

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