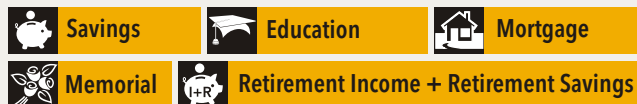


Other Benefit Plans:



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

a. Contact us on: 234 (1) 271 5000, 0700 CALLARM (07002255276) or go to www.armlife.com.ng, or

b. Visit any of our Living Benefits Centre at:

Surulere:

22 Funsho Williams Avenue,
Alaka, Surulere, 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.

ARM Life is the insurance subsidiary of Asset & Resource Management Company Limited.

We are licensed and regulated by the National Insurance Commission (NAICOM) to provide Life, Health, Annuity and Savings Products. The premium rates and other charges indicated in this brochure are subject to change from time to time. Any further information/clarifications about the product can be obtained from our Living Benefit Advisor.

Authorized and Regulated by National Insurance Commission RIC No – 012

Dec. 2015

www.armlife.com.ng



A Protection Plan for the love of LOVE

Call us on 234 (1) 271 5000, 0700 CALLARM (0700 2255276)
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 e.g. five (5) years to ten (10) years. It provides Pay-As-You-Go protection that is cheap because you just want protection in place for a limited (defined) period.

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.

In-Built Features

The Protection Plan features additional cover for critical illness, permanent and total disability at no extra cost.

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 contract a critical illness or are permanently and totally disabled during the contract period

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 do not meet the criteria (via our health questionnaire) to be excused from a medical screening, or you are over a specified age, you will have to undergo a medical examination at our expense.

Flexible payment options

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 premium by:

- Cheque
- Direct debit
- Online
- 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 Plan and you may not be older than 70.

Access to any money that you have paid for your protection

Protection Plan gives you cover for the entire period you pay for. Therefore you will not have access to any premium you have already paid.

What happens if you stop paying your premium during the policy contract period?

If you do not pay your premium within thirty days after this is due, your policy contract lapses. This means that you will no longer have protection. If something should happen to you within the thirty days that we give you to pay before it lapses, we will pay your loved ones the protection benefit less the outstanding contribution.