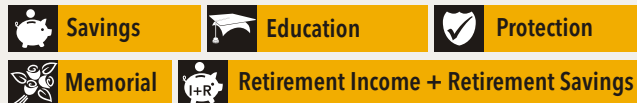


## Other Benefit Plans:



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](http://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 the National Insurance Commission RIC No – 012

12.2015

[www.armlife.com.ng](http://www.armlife.com.ng)



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## Mortgage Plan

**If something happened to you, wouldn't you want your family to still have a home without having to worry about paying off your mortgage?**

For a relatively small amount of money, you can protect your home for your loved ones in the event of any unforeseen circumstance.

### **Worry less about life's uncertainties**

The Mortgage Plan gives you peace of mind about your home.

**If you have a home loan and something happens to you, we pay off your loan.** Simple as that. In spite of other difficulties, this at least provides a debt-free roof over your family's heads for the rest of their lives.

### **Enhance your protection**

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

- Critical illness
- Permanent and total disability

### **Benefits – What we will pay, when we will pay**

#### **We will pay:**

- Your outstanding mortgage amount if something happened to you while you still owe money on your home loan\*
- Your outstanding mortgage amount if you contract a critical illness or are permanently and totally disabled provided you have enhanced your cover to protect you against these.

### **You pay less tax**

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

*\*This is subject to you covering the entire mortgage amount.*

### **How it works**

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

Normally, the policy contract and your life cover is for the same period of time as your mortgage. It ends when this loan ends. If your mortgage is for more than 10 years, you only have to pay premiums for 10 years and then you will enjoy protection for the rest of the term of your policy.

### **Flexible payments**

You can pay a single lump sum upfront or on a regular basis that suits you:

- Monthly
- Quarterly
- Half yearly
- Yearly

### **You may pay contributions 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 21 years to invest in the Mortgage Plan and you may not be older than 59 years.

### **What happens if you stop paying your contribution during the policy contract period?**

If you do not pay your contribution 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.

