

What is Life Cover Provider?

- Life Cover Provider is a policy which pays out a lump sum on your death.
- Life Cover Provider is uncomplicated - you choose your required level of cover within UBA Metropolitan Life's minimum and maximum levels.
- Basic, uncomplicated underwriting procedures and quick review and feedback of applications.
- You may nominate one or more beneficiaries to receive the lump sum death benefit.
- You may cede or use this policy as collateral.

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UBA Metropolitan Life helpline
(01) 462-0570

Contact your
UBA Metropolitan Life Insurance Adviser today
for more information on this product,
or visit our website at
www.ubametropolitan.com
or send an e-mail to info@ubametropolitan.com or
visit us at Plot 1662, Oyin Jolayemi Street, Victoria Island, Lagos



Life Cover Provider

"Essential life cover that provides dependants with financial security doesn't need to cost the earth."

What state will you leave your dependants in if you die



Optional benefits to add to this policy

- The last thing any of us wants to think about is death, but death is an unfortunate reality that can leave our loved ones destitute.
- Yet basic life insurance does not have to be expensive. Essential life cover that provides our dependants with financial security doesn't need to cost the earth.
- UBA Metropolitan's Life Cover Provider provides you with two cover options, either term or whole life cover to meet your need now – with optional benefits to add according to your needs and ability.

Legally speaking

According to prevailing legislation:

Your contributions are tax deductible up to certain limits.

Death Premium Waiver benefit

If you choose to add this benefit, UBA Metropolitan Life will pay the premiums due under the policy if the premium payer dies. This benefit is available for monthly or annual premiums.

Disability Premium Waiver benefit

If you add this benefit, UBA Metropolitan Life will pay the premiums due under the policy if you, the premium payer becomes permanently disabled. This benefit is available for monthly or annual premiums.

Lump Sum Disability benefit

This benefit is payable on the permanent and total disablement of the insured person without affecting the death benefit cover. This benefit is available for monthly or annual premiums.

Accident Benefit

This additional cover provides for a benefit to be paid on death, disablement or dismemberment, if the reason for that event is an accident. This benefit is available for monthly or annual premiums.

The Death Premium Waiver Benefit may be added to the Lump sum disability benefit and Accident benefit, if the premium payer is not the insured person. The Disability Premium Waiver Benefit may be taken out on the Lump Sum Disability Benefit, if the premium payer is not the insured person.

Cash Benefit

This popular benefit is a regular premium, unit-linked investment. When added to the Life Cover Provider, it provides an easy accessible "cash account", allowing frequent withdrawals subject to a few simple rules.

Automatic Inflation Management (AIM)

If you choose this benefit you can protect the level of your cover against the effects of inflation. If you add AIM to your policy, the cover will then automatically increase annually by 60% of your chosen AIM rate, which may be either 5%, 10% or 15%.