

MISSION

"To provide affordable and accessible microinsurance solutions to the underserved through education, thus, empowering them to protect their interests and financial wellbeing."

VISION

"To be the unique provider of affordable microinsurance solutions to the customers, regardless of their socioeconomic status, contributing to their resilience and long-term prosperity."

CORE VALUES

Enlightenment

Professionalism

Simplicity

Service Excellence

Integrity

Hashtag: #insurance4all

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VERTEX FLEXISAVE

"FREEDOM TO BUILD THE LIFE OF YOUR DREAM"



"Plan to save, save to plan"



THE PLAN

VERTEX FLEXISAVE is an ideal insurance plan designed to meet your different financial situations with an in-built flexibility in your savings/investment premium payment. Also, your investment is readily available when you need it after the first year.

What is more! N50,000.00 extra life assurance benefit provided for your loved ones in the event of your sudden demise. It is at no cost to you provided your investment account balance is not below N10,000.00 as at the date of your demise.

VERTEX FLEXISAVE provides you with a separate life assurance cover based on your affordability with a minimum life cover of N50,000.00 and maximum N2,000,000.00. Premiums for life assurance cover are paid separately as single premium at inception or annually or half yearly throughout the duration of the policy.

GOAL BASED SAVINGS

The unique saving feature of **VERTEX FLEXISAVE PLAN** is to achieve pre-determined target goals which include:

- Startup fund for personal business or business expansion.
- Payment of school fees for children or wards.
- Payment of house rent.
- Buying of common household items or other assets.
- Child's marriage expenses or other celebrations.
- Additional funds to augment benefits at retirement.
- Cash needed in the event of an emergency.



KEY FEATURES

- A dedicated investment account is maintained for each policyholder.
- Total contribution made are credited into the policyholder's investment account.
- Interest is credited on the investment account balance at the end of each month.
- N50,000.00 Life Assurance benefit is provided at no cost to the policyholder provided the account balance is not below N10,000.00 and the policy is at least three months from the commencement date.
- Additional Life Assurance cover up to N2million is provided for the policyholder based on his/her premium affordability.
- Premium for the additional Life Assurance cover is 1% of the chosen sum assured per annum and it is paid as a single premium at inception, or annually.
- Minimum and Maximum Duration of the Insurance Policy - 1 year and 5 years respectively.
- The policy has surrender value and paid-up options.
- Flexible contributions/premiums into investment savings account - monthly, quarterly, half-yearly, annually. There is provision for lump sum deposits into policyholder's account at his/her convenience.
- If premiums for life cover are not paid as at when due, the additional life cover ceases and death benefit shall not be paid on it.
- **Partial withdrawal up to 90% of account balance, twice during the policy term. Qualification period is three (3) months after commencement provided account balance is not less than N10,000.00**

- At the maturity date, the policyholder receives the total amount credited into his/her investment account plus accrued interests as a lump sum.

On the death of the policyholder before the maturity date, the following become payable to the beneficiaries:

- Total balance in investment savings account of policyholder plus accrued interest.
- N50,000.00 automatic life assurance benefit subject to the policyholder's investment account balance of N10,000.00 as at the date of death.
- Optional life assurance benefit purchased by the policyholder in addition to the N50,000.00 automatic life assurance cover.



ALL PREMIUMS MUST BE PAID INTO VERTEX MICROINSURANCE COMPANY LIMITED. VERTEX MICROINSURANCE COMPANY LIMITED WILL NOT BE LIABLE FOR CASH PAID TO AGENTS AND REPRESENTATIVES.