

HOW TO APPLY FOR ANNUITY LOAN

STEP 1	Log on to www.leadwaytrustees.com Scroll to the bottom of the page and click on Annuity Loans .
STEP 2	Click on Start Loan Request . Enter your Policy Number (e.g. IAP14003688) and registered mobile number . An OTP (One-Time Password) will be sent to your registered mobile number. Enter the OTP received to verify your details and proceed to the online loan application form.
STEP 3	Complete the online loan application form by entering the loan amount, duration (maximum of 36 months), reason for the loan request, and Bank Verification Number (BVN) . Click on View Repayment Schedule to view your repayment plan. If satisfied with the details, click on Review Terms .
STEP 4	On the Review Loan Terms page, review the details of your loan request and read the Terms and Conditions carefully. If you accept the loan terms, indicate your acceptance of the Terms and Conditions and click Agree to proceed. If you do not wish to proceed, click Reject .
STEP 5	Once you agree to the loan terms, Leadway Trustees will receive a notification of your loan request . Upon review, the following substantive loan documents will be sent to your registered email address for execution: • Loan Offer Letter • Letter of Monthly Deduction • Direct Debit Mandate
STEP 6	Check your Inbox, Spam or Junk folder for an email containing the Loan Offer Letter, Letter of Monthly Deduction and Direct Debit Mandate .
STEP 7	Print the Loan Offer Letter, Letter of Monthly Deduction and Direct Debit Mandate . Sign the documents as required and have your witness complete and sign the relevant sections.
STEP 8	Visit the Annuity Loan portal and enter your Policy Number and registered mobile number . Enter the OTP (One-Time Password) sent to your registered mobile number to proceed to the next page.
STEP 9	On the next page, select Upload Pending Documents . Click Choose Files to select your executed loan documents and click Add to Review . Repeat this process until you have uploaded the: • Loan Offer Letter • Letter of Monthly Deduction • Direct Debit Mandate

STEP 10

Review the uploaded documents to ensure that all required documents have been uploaded, the documents have been duly signed, and your witness's details and signature are provided where required. Once confirmed, scroll to the bottom of the page and select **Submit Documents**.

Alternatively, you may scan the duly executed documents and send them to **AL@leadway.com**, copying **AL@leadwaytrustees.com**.

STEP 11

Once your submitted documents have been processed, a **verification call** will be placed to your registered mobile number before the loan is disbursed. Please ensure that you are available to take the call to avoid delays in the loan disbursement process.

Please note: Your annuity amount and payment frequency determine the upper limit of how much you can borrow. Your loan repayment cannot exceed **33.33% of your annuity payment** for the applicable payment frequency. Where the repayment on the amount entered exceeds the permitted limit, a red notification will indicate that you have exceeded the loan limit. Reduce the loan amount until the notification no longer appears.

To update your email address:

- Send an email with the subject '**E-mail Update**' to **Lcs@leadway.com** and copy **AL@leadway.com**.
- Include your full name, policy number, phone number and valid email address.
- You will receive a response when the update has been effected. Thereafter, proceed with the loan application.

If you require further assistance, please email **AL@leadway.com**, call **02012801420** or **07080627015**, or WhatsApp **08129993073**.

Thank You.
Leadway Trustees Limited.



LEADWAY
Trustees