

“FMI is a sure thing – you can count on them to treat your claim seriously.”

Erica Groenewald, FMI policyholder

FMI – There when you need us most!

When most people take out insurance, they are planning for the worst case scenario, like death as a result of a freak accident or, in the case of a disability, a permanent change in lifestyle. But very few people have cover for a temporary disability – one that keeps you away from work for just long enough to have an impact on your earnings and your lifestyle, especially if you own a small business.

What would you do if you couldn't work for a month or two? How would you support your family and business?

Because temporary disability is more common than you think...

The term 'disability' covers a wide range of illnesses or injuries that prevent you from working and generating an income. And, while permanent disability can change your life forever, temporary disability can have serious implications for your life right now. FMI's research shows that you are much more likely to suffer a temporary disability than a permanent one. That's why our clients know that temporary Income Protection is an essential part of any comprehensive insurance portfolio.

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At FMI our philosophy is simple. We pay claims.

For more information please contact our FMI Financial Advisers Distribution Team on 0860 10 52 08, sales@fmi.co.za or www.fmi.co.za

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ILLNESS CLAIM

Erica's story - Glandular Fever

A sports coach, specialising in cycling, Erica truly understands the importance of having temporary Income Protection in place. Self-employed, she generates her income through client training sessions. In November 2011, she fell ill with Glandular Fever and was advised by her doctor to cut back substantially on her working hours and activities.

From November 2011 to July 2012, Erica was unable to generate a full income. Luckily, due to her Financial Adviser's recommendation, she had a FMI Income Protection policy in place. In Erica's words, "It took me a while to understand that we could claim for something like my illness. At first, I thought, 'Well, I haven't broken my neck' but the truth is I wasn't able to work, see clients, or earn my income. And that is what Income Protection is for – to replace your income when you can't work."

Without Income Protection, this temporary break in Erica's career would have been hugely stressful as Erica's husband is also self-employed and they have two children to support, "When you don't have a company salary to fall back on and you have to cut your monthly workload in half, you also cut your income in half. My illness was difficult for my family but at least we didn't have to worry about the money. If you're self-employed, it's just irresponsible not to have this cover in place."

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Get Income Protection today!

Temporary disabilities are diverse in nature and can have a severe effect on your productivity – even a short absence from work can affect your ability to earn an income. At FMI, we believe that Temporary Income Protection is the foundation on which a holistic Income Protection policy should be built. For more information, visit www.fmi.co.za or speak to your Financial Adviser today.

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