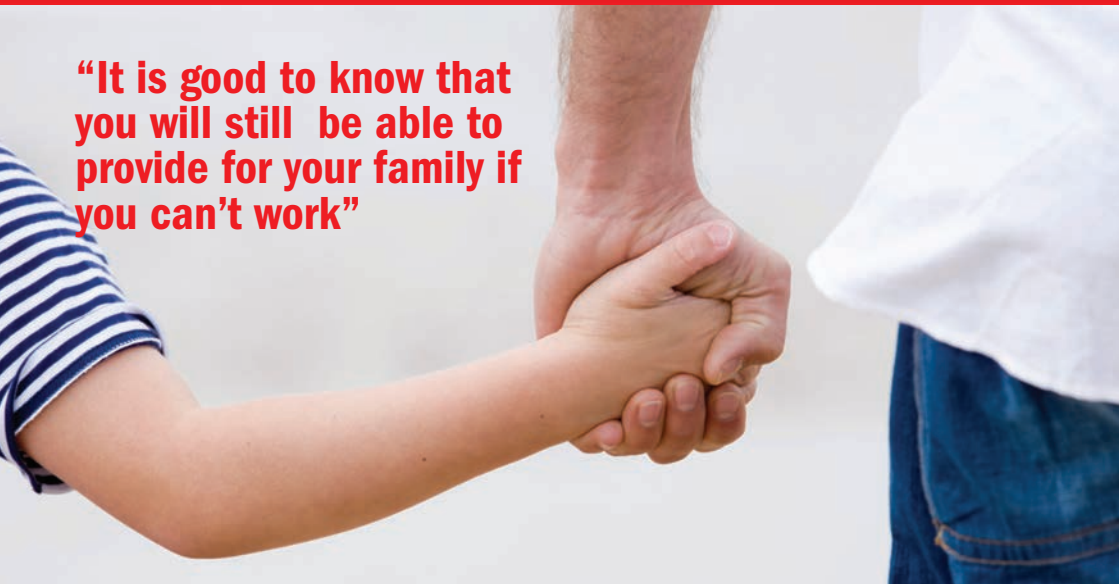


“It is good to know that you will still be able to provide for your family if you can’t work”



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

Underwritten by Lombard Life Ltd. FMI Ltd is an authorised Financial Services Provider FSP 2717

ILLNESS CLAIM

Johan's story - Hip replacement and carpal tunnel syndrome

A Senior Financial Adviser, Johan practices what he preaches. Having recommended FMI's products to his clients, in 1992, he took out cover for himself. Johan points out, "I'm self-employed and work for commission so Income Protection is a must".

Because FMI allow for multiple temporary disability claims, Johan was able to claim twice – his first claim was for a hip replacement and his second for carpal tunnel syndrome. Both instances meant that, while recovering, Johan was not able to work and generate his regular income.

Johan avoided extra stress when going into hospital because he knew that he was financially covered by FMI, "It is good to know that you will still have an income and be able to provide for your family if you can't work. I would never cancel this policy."

Johan was also impressed by FMI's speedy and efficient service that made for an easy claims process. When it comes to recommending Income Protection to his clients, FMI is Johan's first choice.

"I work for commission so Income Protection is a must"



"I would never cancel this policy"



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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