



**“You can't be without
this kind of cover!”**

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

ACCIDENT CLAIM

Johannes' story - Motor vehicle accident

Johannes is a wine maker who understands the importance of Income Protection. On the recommendation of his financial adviser, he took out a FMI Business Person Elect policy in August 2010. A year later, he was involved in a serious car accident.

Suffering extensive injuries, Johannes was not able to work for 4 months and, being self-employed, this meant he could not generate the income necessary to cover his hefty medical bills. However, his FMI policy meant that his income was protected. For Johannes, "I was so glad that I had a policy with FMI and I can't believe how easily it all went through. The service was great. Without this kind of cover, I would have been broke - you just can't be without it!"

Johannes also points out how important it is to regularly review your policies, "I had enough cover for that stage. But I recently sat down with my financial adviser and we have increased my cover. This is important because everything gets more expensive and you need to adjust your cover accordingly". Asked to sum up his experience with FMI in one word, Johannes chose "Fantastic!"

"Without this kind of cover, I would have been broke"



"FMI in one word - fantastic!"



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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