

**“Income is every business owner’s greatest asset”**

**OPEN**

### **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](mailto:sales@fmi.co.za) or [www.fmi.co.za](http://www.fmi.co.za)

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

## ILLNESS CLAIM

### Steve's story - Back operation and knee replacement

When Steve started his own brokerage in 1999, he understood the risks of owning his own business and decided to take out Income Protection with FMI. Having played a number of sports over the years, Steve exposed his body to some serious “wear and tear”. In 2006, he realised that he would have to have a back operation to relieve his terrible back ache. The operation meant that he was unable to work for 6 weeks.

Relieved that he had Income Protection in place, he notes “As a business owner, if I hadn’t taken out Income Protection, the situation could have proved disastrous. Income is every business owner’s greatest asset and without it you could find yourself and your family in debt, not to mention under huge amounts of stress. I claimed from FMI and received payment. I must say I would not have been able to relax and heal after my operation without FMI.”

By the end of 2006, Steve needed a knee replacement and was booked off work for another 6 weeks. Luckily, FMI allow for multiple claims and Steve was paid out in full for his policy’s benefit period.

Impressed by FMI’s efficient service, Steve recommends FMI to other business owners, noting “the service I received from FMI saved my business and allowed me to take the time I needed to fully heal. The easy claims process and prompt pay-out also meant minimal stress during this already difficult time. Thank you, FMI!”

### 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](http://www.fmi.co.za) or speak to your Financial Adviser today.

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