

Can your loved ones survive financially without your income?



We specialise in Income Protection because we believe it is the most important cover to have in place. Your income provides for you and your family's lifestyle and our cover will help you to protect that income in a time of need.

How would your family cope if you had to pass away now? Do they have access to a monthly amount designed to tide them over while your estate is wound up? Our optional Death Income Benefit is designed to protect your beneficiaries by providing them with a monthly income for 6 or 12 months with no waiting period.

FMI's Death Income benefit

While there are life cover policies that provide your loved ones with a lump sum on your death, can your family afford to wait for them to pay out? The truth is that it might be difficult for your dependants to get by without your monthly income for the initial period after your death, especially while your estate is being finalised.

The Death Income Benefit has been developed to respond to this temporary need. This benefit does not replace the need for lump sum life cover but it does provide peace of mind that your loved ones will be protected financially during the time immediately after your death.

Your loved ones will be protected financially during a time of need

How does it work?

The Death Income Benefit pays out the cover amount on your Temporary Income Protection cover, every month, to your chosen beneficiaries for 6 or 12 months after your death. The benefit:

- Pays regardless of whether or not you are in claim at time of death
- Has no waiting period
- Is not aggregated i.e. the amount will not be reduced based on other income that your beneficiaries may receive
- Allows for multiple beneficiaries

**Pays out
cover amount
to chosen
beneficiaries
for 6 or 12
months**

A complete income protection solution

We believe that the correct way to design disability cover is to first put in place temporary disability cover, then permanent disability cover so that individuals enjoy a combination of both benefits. FMI responds to these core needs by offering cover for 100% cover of your income, different cover options and waiting periods, and multiple claims criteria so that you receive the highest possible payout.

Optional benefits, such as the Death Income Benefit, have been added to enhance the core benefits, taking into account changing needs, family responsibility, causes of claim, and each applicant's unique risk profile. FMI covers your income beyond retirement. Speak to your Financial Adviser today and make sure you can concentrate on what is important in a time of need.

**FMI offers
100% cover of
your income,
different cover
options and
waiting periods**

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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