



FMI - Meeting the financial needs of women

Are you a career woman? Do you work? If you fell ill or were injured and couldn't work, how long could you survive without your income?

From living the single life to getting married, to having children, a woman's lifestyle changes over time. Whatever the circumstances, for women who work, that lifestyle is often dependent on their ability to generate an income.

Income protection is designed to protect your future income stream. If you can't work due to an accident, illness, or injury, FMI's Income Protection will pay up to 100% of your monthly income.

Income protection is a must-have

With so many shoes to fill, from professional to partner to mother, women have different financial planning needs to men. And those needs depend on a steady income, making income protection an essential insurance. Ask yourself:

Can you live without your income?

Gone are the days of women depending completely on men for financial security. Whether supporting yourself or contributing to a joint household, you probably depend on your income to sustain your lifestyle. How would you pay the bills, buy groceries, or save for the future if you were temporarily or permanently disabled?

Do you know your health risks?

Along with a higher risk profile for dread disease, as a woman, you might have to deal with the possibility of a number of female-specific illnesses such as cervical cancer and pregnancy-related complications, which could have a major impact on your ability to work.

Are you planning ahead?

Life changes all the time and you might be planning to have a family. Have you thought about how children will affect your ability to work? Will you need your income during the precious time after your child's birth? Raising a child can also present a financial strain, especially if medical complications arise during your child's life. These complications could prevent you from working in the same way as you did earlier in your career.

We design
income
protection
products that
respond to our
clients' individual
needs

Protect your income with FMI

To ensure that your income is properly protected, our income protection policies offer temporary and permanent disability cover so you can enjoy a combination of both benefits.

Temporary disability cover ensures that you are protected against temporary disability and during the permanent disability cover waiting period. Permanent disability cover should then be addressed through a combination of income replacement benefits and a lump sum disability benefit.

It's not just about disability

We understand that there are circumstances beyond disability that can affect a woman's ability to work. The following benefits help to cover the specific needs of our female clients:

Childbirth benefit:

If you select a primary or fortnightly waiting period, the Childbirth benefit is linked to your Temporary Income Protector cover and pays a 1 month benefit (up to a maximum of R20 000) after the birth of your baby, if the birth occurs after the first 24 months of the policy.

Spouse Protector:

If your spouse is disabled, it will very likely affect your ability to work. The Spouse Protector will pay out a monthly benefit, for 3 months, based on your spouse's disability. The benefit amount equals your cover amount or R20 000 per month, whichever is the lesser.

Child Protector:

If your child fell ill, it would have a serious impact on your ability to work. If your child is diagnosed with a condition defined in the Juvenile Critical Illness Table, the Child Protector will pay out a monthly amount till your child turns 18 to help you cover the costs associated with caring for a seriously ill child.

Dread Disease Enhancer:

Developed to assist in those instances where a disability can incur additional costs over and above your usual monthly expenses, this benefit increases your Temporary Income Protector pay-out by 20% when the disability is a result of a dread disease.

Get Income Protection today!

We choose to work with only the finest independent financial advisers who offer our clients the best advice and have their best interests at heart.

To get income protection tailored to suit your needs, contact your financial adviser today.

At FMI our philosophy is simple. We pay claims.

For more information, visit www.fmi.co.za

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

We offer different benefit terms and waiting periods to create flexible products



We take into account that our client might need to freeze or change their cover

